



Quick Reference Guide for Medicare vs Medicare Advantage





Medicare or Medigap



Wider national specialist network



Fewer deductions and copays than **Medicare Advantage**



Easier to understand billing



Greater certainty of medical costs

Medicare Advantage

Low to \$0 premiums, but up to \$9,600/year in deductibles and copay

Provides some resources for dental, vision, fitness, and other individual plan benefits.

More expensive for chronic illness

Limits to provider access. Patient pays 100% of out-ofnetwork costs



In need of Medicare guidance?

Since Medicare is a highly individualized health insurance, navigating Medicare can often feel overwhelming. Primary Care Partners recommends that patients meet with a State Health Insurance Assistance Program (SHIP) counselor to go over their options. SHIP is a FREE service for all Mesa County residents to help guide them through their Medicare options.

FREE, unbiased counseling from state certified, non-commissioned SHIP volunteers

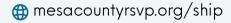
Walk-ins every Thursday from 9:00am-12:00pm at 455 White Ave, Grand Junction

New-To-Medicare 101 Presentation the first Wednesday of every month



Call SHIP for a FREE Medicare consultation (970) 243-9839 Ext 1







What to consider when choosing your Medicare plan

Choosing the right Medicare plan is a big choice when you are new to Medicare. Below are some key differences to consider.

	Traditional Medicare		Medigap	
	Part A Hospital insurance coverage	Part B Outpatient insurance coverage	Supplemental insurance that helps cover out-of-pocket costs not covered by Traditional Medicare	Medicare Advantage (Part C)
Premium		\checkmark	\checkmark	Plans may charge a monthly premium and Part B premium
Set Expected Costs	20% coinsurance for covered services in-network and after meeting deductible		\checkmark	Cost sharing depends on plan
Drug Coverage		√ *	√ *	May be required to pay a higher premium
Open Network	Can see any provider nationwide that accepts Medicare		\checkmark	Typically can only see in-network providers
Referrals & Prior Authorization	Do not need referrals for specialists		Do not need referrals for specialists	Needs referrals for specialists
Guaranteed Renewable	\checkmark	\checkmark	\checkmark	
Vision, Dental & Hearing Coverage				May cover additional services with a possible extra premium
Out-of-pocket Limit				Annual out-of-pocket limit
International Coverage			\checkmark	
				*See plan for specifics

In Need of Medicare Guidance?

Since Medicare is a highly individualized health insurance, navigating Medicare can often feel overwhelming. Primary Care Partners recommends that patients meet with a State Health Insurance Assistance Program (SHIP) counselor to go over their options. SHIP is a FREE service for all Mesa County residents to help guide them through their Medicare options.

Call (970) 243-9839 Ext 1

shiphelp@rsvpgrandjunction.org @ mesacountyrsvp.org/ship

Quick Help Links

Use your smart phone's camera app to scan the QR codes for direct links to SHIP & the Monumnet Health Insurance 101 video on the Advantages and Disadvantages of Medicare Plans



SHIP Website



Insurance 101 Video