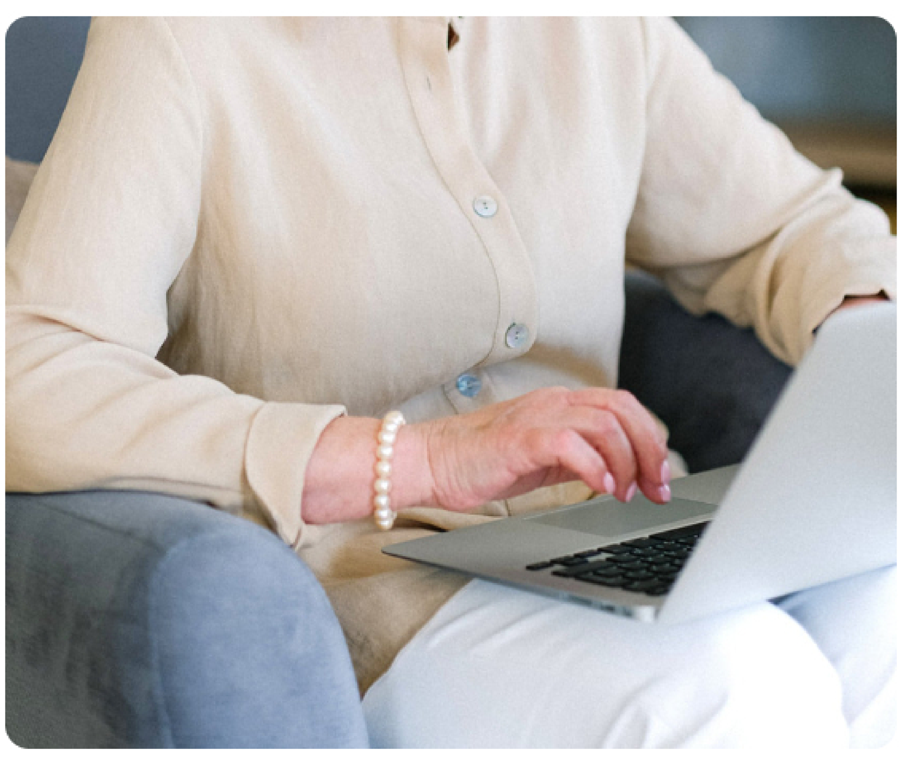
Medicare Advantage

What is Medicare Advantage?

Medicare Advantage, or Part C plans, are offered through private companies contracted with Medicare to provide enrollees with the benefits of Original Medicare, plus additional benefits, in a managed care setting (HMO, PPO, POS, etc). Some of these plans include Part D prescription drug coverage.

Free Video: How to choose the best Medicare coverage for you



How do Medicare Advantage plans work?

Insurance companies offering Medicare Advantage plans contract with Medicare to provide the benefits of Medicare Parts A and B in a managed care setting.

Often, Medicare Advantage plans offer additional benefits beyond Original Medicare coverage. Generally, enrollees must use providers within the plan's contracted network.

Claims and billing determinations are made by the insurance company, so it is important for enrollees to be familiar with their coverage and keep up to date with any coverage or network changes.

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What are my coverage options?

Medicare Advantage, or Part C, plans must offer Medicare Part A and B benefits including inpatient hospital care, outpatient care, hospice, labs, home health, surgical care, medical equipment, and preventive services.

Plan designs and additional benefits vary. To compare plans in your area, click the button below.

Compare Medicare Advantage Plans

How do I enroll in a Medicare Advantage plan?

Most Medicare Advantage plans are not open to new enrollments year round. There are specific times and circumstances that allow you to enroll.

- Initial Coverage Election Period (ICEP): If you are enrolling in a Medicare Advantage plan when you turn 65 and are enrolling in Medicare Parts A and B, your ICEP is the three months prior to your birth month, your birth month, and the three months following your birth month, for a total of seven months. If you enroll in Medicare Part B at a later age, your ICEP will be the three months prior to your Medicare Part B effective date.
- Annual Election Period (AEP): Every year beginning October 15 and ending December 7, you can add, change, or drop your Medicare Advantage coverage. Any changes will be effective January 1.
- Special Election Period (SEP): Many things can trigger a special election period, and these situations are unique to each individual. Some of the most common include moving out of your current plan's service area, qualifying for extra financial help, moving into a nursing home, and being diagnosed with a chronic condition for which there is a special Medicare Advantage plan available in your area.

Medicare Advantage Questions? We Can Help!