



THE MEDICARE HELPLINE™

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New to Original Medicare, on Original Medicare but recently moved, or lost your health insurance?

Medicare Advantage Plans for Medicare Beneficiaries & Their Loved Ones:

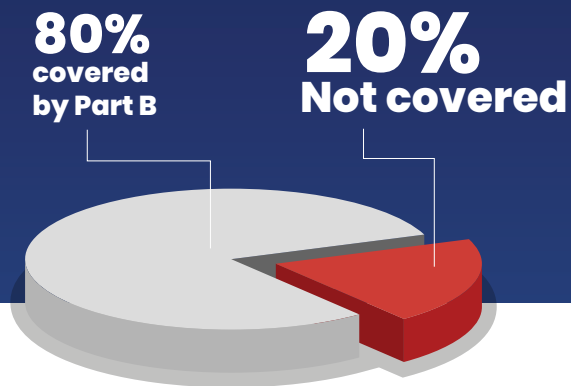
What You Need to Know When Reviewing Coverage



Did you know...

Part B of Original Medicare only covers 80% of most healthcare costs. This leaves the remaining 20% for you or your loved one to pay out of pocket.¹

While navigating Medicare Advantage plans can be complex, knowing how you're going to afford care doesn't have to be.



Medicare Advantage plans are a common alternative to Original Medicare, as they're required to cover everything that Original Medicare covers but may include one or more of the following benefits:



Routine vision



Routine dental



Routing hearing



Prescription drug coverage

+50%

In 2024, more than 50% of Medicare beneficiaries were enrolled in a Medicare Advantage plan.²

43

Last year, the average Medicare beneficiary had access to 43 Medicare Advantage plans.³

Medicare Advantage plans help give you and your loved one a choice in what coverage is right for your health and budget.

Medicare Advantage Plans vs. Original Medicare

	Medicare Advantage Plans	Original Medicare
Cost Savings	Medicare Advantage plans have an out-of-pocket maximum and lower copayments may be available, which can lead to potential cost savings.	Original Medicare has no out-of-pocket maximum, meaning there is no limit to how much you can expect to pay throughout the year on healthcare costs.
Additional Benefits	Medicare Advantage plans may include additional routine benefits such as dental, vision, hearing, and/or prescription drug coverage.	Original Medicare does not include routine dental, vision, and hearing care.
Plan Options	The average Medicare beneficiary has access to 43 Medicare Advantage plans ³ , so you can pick which plan from the insurance carriers we partner with that meets your needs or the needs of your loved one.	Original Medicare is a one-size-fits-all healthcare model, meaning what's available to you or your loved one is the same as what's available to another beneficiary enrolled in Original Medicare. Nothing more, nothing less.

Initial Enrollment Period

Your Initial Enrollment Period (IEP) is the seven-month timeframe that surrounds your 65th birthday. Enrollment starts three months before you turn 65 and ends three months after you are 65.

Medicare Advantage Open Enrollment Period 1/1-3/31

The Medicare Advantage Open Enrollment Period (OEP) allows Medicare Advantage beneficiaries to make a one-time change to their plan.

During OEP, eligible beneficiaries may:

- Switch to a different Medicare Advantage plan
- Drop their Medicare Advantage plan and return to an Original Medicare plan (Parts A and B)
- Enroll in a standalone Medicare Part D Prescription Drug Plan, if electing to return to Original Medicare

Annual Enrollment Period 10/15-12/7

The Annual Enrollment Period, also known as AEP, runs from October 15 to December 7 each year. During this time, eligible Medicare beneficiaries can:

- Join, drop, or switch to another Medicare Advantage Plan with or without drug coverage (or add or drop drug coverage).
- Switch from Original Medicare to a Medicare Advantage Plan or from a Medicare Advantage Plan to Original Medicare.
- Join, drop, or switch to another Medicare drug plan if you're on Original Medicare.

Special Enrollment Periods

A Medicare Special Enrollment Period (SEP) occurs when certain events or life changes occur, giving eligible beneficiaries the opportunity to make changes to their existing Medicare plan. For example, you may be eligible for a Special Enrollment Period if you are new to Original Medicare, on Original Medicare but recently moved, or are losing coverage.

We represent MA, MAPD, and PDP Plans For Aetna, Anthem, Cigna Healthcare, Devoted, Humana, Kaiser Permanente, WellCare, and UnitedHealthcare®.

Your Medicare Advantage Checklist

Use the following checklist to help you prepare to review Medicare Advantage plans in your area with a Medicare Helpline licensed insurance agent.

Current Coverage

We can compare Medicare Advantage plans in your area from some of the most recognized insurance companies in the nation. To help your licensed insurance agent accurately compare the available options, we'll need some information about you or your loved one's current coverage.

Use the grid below to compare your current premiums to your new rates while working with our team.

	Current Plan	New Plan
Carrier/Plan Name		
Monthly Premium	\$	\$
Annual Deductible	\$	\$
Type of plan (HMO, PPO)		

Preferred Doctor(s)

One of the most important considerations when choosing a plan is whether or not you or your loved one will be able to see preferred doctors and specialists. Here you can list out your doctors' information so our team of licensed insurance agents can confirm whether or not these providers accept your new Medicare Advantage plan.

Doctor's Name	Type of Doctor	Phone Number	Number of visits in the last 12 months

Prescription Drugs

Besides your physicians and healthcare specialists, it's important to ensure your or your loved one's prescription medications are covered by your Medicare Advantage plan. Fill out the grid below so a licensed insurance agent can make sure your medication is not only covered by your Medicare Advantage plan, but that you also are getting it at an affordable rate.

Name of Drug		Dose		Qty		Cost per refill	\$
Name of Drug		Dose		Qty		Cost per refill	\$
Name of Drug		Dose		Qty		Cost per refill	\$
Name of Drug		Dose		Qty		Cost per refill	\$
Name of Drug		Dose		Qty		Cost per refill	\$

Your Priorities

To help you or your loved one find an available Medicare Advantage plan, we'll want to know what's most important to you. Check any of the boxes below that you consider to be a priority and be sure to mention these at the beginning of the call with your licensed insurance agent.

- | | |
|---|---|
| <input type="checkbox"/> Cost of co-pays/co-insurance | <input type="checkbox"/> Additional coverages |
| <input type="checkbox"/> Cost of annual deductible | <input type="checkbox"/> Coverage for specialized medications |
| <input type="checkbox"/> Cost of monthly premiums | <input type="checkbox"/> Coverage for specialist visits |
| <input type="checkbox"/> Cost of prescription medications | <input type="checkbox"/> Coverage while you're away from home/traveling |

Get Ready for Your Call

While your call with one of our licensed insurance agents will cover a lot of ground, we're here to guide you through the process and answer any questions you have along the way.

Be sure to have your or your loved one's current insurance information and/or Medicare ID card (red, white, and blue card) for the call.

Medicare Advantage Plan Frequently Asked Questions

What are Medicare Advantage plans?

Medicare Advantage plans are offered by private insurance companies and are an alternative to Original Medicare (Parts A and B). Medicare Advantage plans may include additional routine benefits and potential cost savings. It can be beneficial to compare your or your loved one's options for coverage during the Annual Enrollment Period each year, which runs from October 15 to December 7.

How do I know if a Medicare Advantage plan is right for me or my loved one?

There are often multiple Medicare Advantage plans to consider in your area, which can make the review process feel overwhelming. Consider the following when it comes time to review your or your loved one's coverage:

- Medicare Advantage plans can be based on an HMO (Health Maintenance Organization) or a PPO (Preferred Provider Organization) model.
- You'll want to ensure your current doctor(s) are in network.
- Premium costs vary from plan to plan.
- Take the time to learn more about the enrollment periods and when they are, as they're set for specific times of the year.

At The Medicare Helpline, our experienced licensed insurance agents can help review the available Medicare Advantage plan options in your area to see what's right for you or your loved one's needs. They can also help answer your Medicare questions, provide comparisons of available coverage, and serve as a resource to simplify the entire process.

What are the costs of a Medicare Advantage plan?

Costs vary depending on you or your loved one's needs, healthcare utilization throughout the year, and basic factors such as where you live. Our licensed insurance agents will take the time to get to know your situation and help review the available Medicare Advantage plan options in your area.

When can I enroll in a Medicare Advantage plan?

The Annual Enrollment Period, which runs from October 15 to December 7 every year, is a good time to review your Medicare Advantage plan options, as this enrollment period is open to all Medicare beneficiaries.

Another option for enrollment is during a Special Enrollment Period (also known as SEP). The following circumstances could qualify you for a Special Enrollment Period:

- Moving somewhere you have new plan options
- Retiring and losing employer coverage
- Diagnosed with a chronic condition, such as diabetes or chronic heart failure
- Moving in or out of a skilled nursing facility or long-term care hospital
- If a 5-Star plan is available in your area, you may be eligible to switch
- New to Original Medicare or recently turned 65

With so many choices for Medicare coverage, researching and finding the right plan for you can be time-consuming and overwhelming. At The Medicare Helpline, we make the process simple.

1. Call

Work one-on-one with an experienced, licensed insurance agent.

2. Compare

Review your Medicare Advantage plan options from multiple recognized insurance carriers in one place.

3. Enroll

If you find an available Medicare Advantage plan that's right for you, you could save time by letting our licensed insurance agents help you enroll. Your loved one must be present on the call with a licensed insurance agent or you must have Power of Attorney privileges.

Visit **[medicarehelpline.com/quote-guide](https://www.medicarehelpline.com/quote-guide)** to get started on your free, no-obligation Medicare Advantage plan review with a licensed insurance agent.

The Medicare Helpline represents Medicare Advantage [HMO, PPO, PFFS] organizations and/or stand-alone PDP Prescription Drug Plans that have a Medicare contract. Enrollment depends on the plan's contract renewal. | Enrollment in the described plan type may be limited to certain times of the year unless you qualify for a Special Enrollment Period. | Not all plans offer all of these benefits. Benefits may vary by carrier and location. Limitations and exclusions may apply. | 180% of healthcare costs statistic is from a 2024 National Council on Aging article at <https://www.ncoa.org/article/what-you-will-pay-in-out-of-pocket-medicare-costs-in-2025/> | 250% statistic is from a 2024 Kaiser Family Foundation report at <https://www.kff.org/medicare/issue-brief/medicare-advantage-in-2024-enrollment-update-and-key-trends/> | 3Average number of plans statistic is from a 2024 Kaiser Family Foundation report at <https://www.kff.org/medicare/issue-brief/medicare-advantage-in-2024-enrollment-update-and-key-trends/> | Every year, Medicare evaluates plans based on a 5-star rating system. | MULTI-PLAN_SQ9drns5262025_M