

1. You're still in the Medicare Program.
2. You still have Medicare rights and protections.
3. You still get complete Part A and Part B coverage through the plan.
4. Your out-of-pocket costs are typically lower in a Medicare Advantage plan so this option may be more cost effective for you. This is due to the fact that the premium for the plan is typically much less than a Medicare Supplement plan. In some cases you will see \$0 premium MA plans.
5. You can only join a plan at certain times during the year. In most cases, you're enrolled in a plan for a year.
6. You can join a Medicare Advantage Plan even if you have a pre-existing condition, except for End-Stage Renal Disease (ESRD).
7. You can check with the plan before you get a service to find out if it's covered and what your costs may be.
8. Following plan rules, like getting a referral to see a specialist in the plan's network can keep your costs lower. Check with the plan.
9. Go to a doctor, other health care provider, facility, or supplier that belongs to the plan's network, so your services are covered and your costs are less. In most cases, this applies to Medicare Advantage HMOs and PPOs.
10. Providers can join or leave a plan's provider network anytime during the year. Your plan can also change the providers in the network anytime during the year. If this happens, you may need to choose a new provider. This doesn't happen with a Medicare Supplement Plan.
11. If you join a clinical research study, some costs may be covered by your plan. Call your plan for more information.
12. Medicare Advantage Plans can't charge more than Original Medicare for certain services like chemotherapy, dialysis, and skilled nursing facility care. However, on many MA Plans, you pay the 20% for chemotherapy. That's not good.
13. Medicare Advantage Plans have a yearly limit on your out-of-pocket costs for medical services. Once you reach this limit, you'll pay nothing for covered services. Each plan can have a different limit, and the limit can change each year. You should consider this when choosing a plan.
14. If the plan decides to stop participating in Medicare, you'll have to join another Medicare health plan or return to Original Medicare.