

Medicare Supplement Vs. Medicare Advantage

Comparison Chart Snapshot In 5 Key Areas

	Medicare Supplement	Medicare Advantage
1. Monthly Cost	\$80 to \$140 per month in addition to Medicare premium of \$148.50.	\$0 to \$50 per month in addition to Medicare premium of \$148.50.
2. Medical Coverage	You have low or no out of pocket medical bills.	You may have copays out of pocket for certain services, may be higher than with a Medicare Supplement.
3. Doctor Networks	No networks, you have open choice with doctors who accept Medicare.	Most plans have doctor and hospital networks, which vary in quality depending on insurer and plan.
4. Prescription	You will need to buy a separate Part D prescription plan.	Most plans include prescription coverage.
5. Extra Benefits	If you would like, you'll need to buy separate dental, vision, etc.	Dental, Vision, and other extra benefits are often included.
Total Monthly Cost Estimate	\$248 - \$300 a month	\$148.50 - \$200 a month
Best For?	Those who want or need the most medical coverage and can afford to pay an additional monthly cost for it.	Those who prefer not to pay, or can't afford to pay much of an additional cost, but still want the additional coverage and benefits.



MEDICARE Quiz

With Medicare, most people have 2 essential choices; Medicare Supplements or Medicare Advantage. This tool is created to help you save time and understand which Medicare options may be best for you.

Instructions

Step 1 - Answer the questions below, choose only one answer per question.

Step 2 - At the bottom, add up your points based on the answers you provided.

Step 3 - After adding up your points, grade yourself to see which type of plan may be best for you.

Question 1 - Do you have medical / health insurance now?

Answer A: No

Answer B: Yes

Question 2 - What is your current monthly cost for your insurance?

Answer A: \$0 - \$150 per month

Answer B: \$150 - \$250 per month

Answer C: \$250 or more per month

Question 3 - Which feature is most important to you with your health coverage?

Answer A: Having a low or moderate monthly cost for my plan.

Answer B: Having low medical deductibles and out of pocket.

Question 4 - To have your most ideal Medicare plan, how much are you able and willing to pay for your total monthly cost?

A: \$150 /month or less B: \$150 - \$200 / month

C: \$200 - \$250/month D: \$250 - \$300 / month

Question 5 - How often do you go to the doctor or need medical care?

Answer A: Hardly Ever

Answer B: Occasionally

Answer C: Often

Question 6 - When you are given 3 choices for anything you might be buying, which option do you usually go with?

Answer A: The lowest price

Answer B: The best value (Moderate price with good benefits)

Answer C: The best, most expensive

Step 2: Total Your Points

For all questions, each letter answer is worth these points;

A Answers: 1 point each B Answers: 2 points each

C Answers: 3 points each D Answers: 4 points each

Step 3: Grade Yourself

6 - 8 Points: Medicare Advantage is most likely your best fit.

9-11 Points: Medicare Advantage is most likely your best fit but you should evaluate & compare all options.

12-14 Points: Medicare Supplements are most likely your best fit but you should compare them with Medicare Advantage.

15 - 17 Points: Medicare Supplements are more than likely your best fit.



After Grading Your Quiz, Contact us for more guidance and details on plans available to you.

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