

ORIGINAL VS MODERN MEDICARE

Pre – Pay

Pay As You Go

WHAT IS IT?

Medicare Supplement plans fill in the coverage gaps of Original Medicare.

Also called a **Medigap** plan, you can add one to Original Medicare for full coverage. Providers bill Medicare 1st and your Supplement 2nd.



A Medicare **Advantage** plan is a separate, all-inclusive health plan.

These health plans are supplied by private insurers who are legally contracted under Medicare. Providers only bill your health plan.

WHAT IT COSTS?

A **Supplement** plan typically has a \$150 – \$250 premium cost per month.

It is possible to pay nothing for copays and deductibles.



An **Advantage** plan typically has a \$0 – \$60 premium cost per month.

You will have to pay copays for doctor visits, surgery, the ER, an MRI, hospital stays and more.

Annual Medicare reviews are a free service for Affordable Medicare Solutions clients. For more information, visit www.AMSplans.com or call (770) 945-5261

Currently, we represent 50-100 organizations that offer dozens of products in your area. You can always contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) for help with plan choices.



WHAT IT COVERS



You should add a drug plan to your **Medigap** Coverage.



You can see any provider who accepts Medicare.

100%

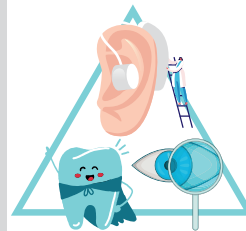
The amount of coverage your plan can allow you to have. There are a variety of options.



Drug coverage is typically included in **Advantage** plans.

A variety of network providers are associated with these plans, like HMO, PPO & POS.

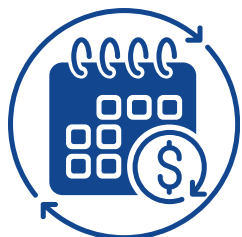
Additional chronic illness and care coordination coverage is provided. Some include dental, vision, hearing benefits, & much more.



HOW DO YOU PAY?

PRE-PAY

Beneficiaries pay a monthly premium for their healthcare needs, and they can expect to incur lower costs in the long run.



PAY-AS-YOU-GO

Rather than paying higher upfront premiums, beneficiaries pay for services like doctor visits or lab tests when they use them.



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