

## MEDICARE ADVANTAGE PLANS

There are several people presenting themselves as the experts for nursing home skilled care with a Medicare Advantage Plan. Before signing up it is important to understand what an [Advantage Plan](#) really is and what it covers.

### What is an Advantage Plan?

Medicare Advantage Plans are commonly known as Medicare Part C and are offered by private companies. You are essentially allowing a third party company to manage and decide your Medicare benefits. These plans can change yearly (benefits, premiums, service areas, etc.)

### Traditional Medicare Plans

With a [traditional Medicare plan](#), you receive Part A and then purchase Part B and a drug coverage (Part D). You also have an option to purchase a [Medicare Supplement Plan](#) or a co-insurance to help cover your co-pays and other charges Medicare does not cover.

### Medicare Advantage Plans

Depending on the type of plan you purchase Medicare Advantage Plans **MAY** cover what Medicare A and B will and some include additional benefits. Additionally, you do not need a supplement plan. Advantage plans can be sold to you at a seemingly reduced rate which may seem enticing to those on a restricted income. However, many plans do not offer the same coverage for skilled nursing care that traditional Medicare Part A covers.



Before you enroll it is important to fully understand what your plan will and will not cover as you must stay with that plan until the end of the calendar year. Some [exceptions](#) do apply such as when you move into a skilled nursing facility or long-term care hospital.

### Advantage Plans Offered In Iowa

If you feel you need to choose an Advantage Plan and opt out of traditional Medicare, below are a few companies that offer these plans. However, your actual choices will be limited to the [county](#) that you reside in.

- Humana Gold
- HumanaChoice
- AARP Medicare Complete
- Coventry Total Care
- Meridian Prime
- Care Improvement Plus
- United Healthcare

**PLAN COVERAGE: MEDICARE ADVANTAGE PLANS ARE GOOD AT TELLING YOU WHAT THEY DO COVER, BUT NOT SO MUCH ON WHAT THEY DO NOT COVER.**

## Before You Enroll

Before you decide to switch plans, know where you want to go for your health care needs if the situation arises.

- Clinic
- Hospital (critical access hospitals and larger hospitals)
- Pharmacy
- Nursing home
- Therapy Services (physical, occupational, speech)

If you can find an Advantage Plan that is in contract with your preferred providers, it may be a way for you to save on monthly premiums. If you are currently in an Advantage

Plan that is NOT compatible with your preferred providers you can switch your plan or return to the traditional Medicare Plan. Your chance to join or switch coverage lasts as long as you live in the facility and for two full months after you move out.

## What Advantage Plans Don't Tell You

- Out-of-pocket costs can be very high and detrimental to someone on a fixed income.
- You may not be able to use your provider of choice.
- You may be required to follow strict rules to get coverage.

- Advantage Plans have their own case managers, nurses and physicians and they make the decision whether you can receive service and for how long you can have them.
- Pre-certification can take up to 3 days. During this time you may be waiting for much needed services as a provider waits to get authorization from your Advantage Plan.

**SUMMARY:** You may not have to wait for open enrollment to switch back to a traditional Medicare Plan. Visit [ship.state.ia.us](http://ship.state.ia.us) for more information or free confidential one-on-one counseling.

