



## **Medicare Advantage Plans**

You can get your Medicare coverage through Original Medicare or by joining a Medicare Advantage plan. This fact sheet reviews Medicare Advantage plans.

### **What are Medicare Advantage plans?**

Medicare Advantage plans are approved by Medicare but are run by private companies. These companies provide Medicare Part A and Part B covered services and may include Medicare drug coverage too. Medicare Advantage plans are sometimes called “Part C” or “MA” plans. MA plans are not supplemental insurance.

MA plans may not be free. It is important to understand the cost sharing of each plan’s premiums, deductibles and copayments. MA plans may require you to use only doctors and hospitals in their network.

### **How do Medicare Advantage plans work?**

- Medicare-covered services are provided through the plan.
- Medicare Advantage plans may include prescription drug coverage.
- Members may be required to use only those doctors and hospitals participating in the plan.
- Members may pay an additional monthly premium and copayments and coinsurance for services.
- Like any insurance plan, show your Medicare Advantage plan card to all of your health care providers.

### **Eligibility requirements to join a Medicare Advantage plan**

- Must live in the plan’s service area
- Must be enrolled in both Medicare Part A and Part B
- Cannot have End Stage Renal Disease (ESRD) at time of enrollment

**To locate your state SMP, visit [www.smpresource.org](http://www.smpresource.org)  
Or call 1-877-808-2468 for state SMP Information**

# Know your Rights when Shopping for a Medicare Advantage Plan

## Medicare Advantage plans **MUST**:

- Only use marketing materials approved by CMS (Centers for Medicare & Medicaid Services), the federal agency with responsibility for Medicare and Medicaid
- Comply with the Do Not Call Registry
- Provide information in a professional manner
- Comply with state regulations on who may market plans

## Medicare Advantage plans may **NOT**:

- Solicit Medicare beneficiaries door-to-door
- Send unsolicited e-mail
- Enroll people by phone – unless the person calls them
- Offer cash payments as an inducement to enroll
- Provide free gifts or meals when trying to sell plans
- Misrepresent or use high-pressure sales tactics

Your **SMP** is ready to provide you with the information you need to **PROTECT** yourself from Medicare errors, fraud and abuse; **DETECT** potential errors, fraud and abuse; and **REPORT** your concerns.

**Knowing your Medicare Advantage rights is one of the ways that you can help protect yourself and the Medicare program.**

If you suspect your rights have been violated or you have been defrauded, your SMP is ready to help you.

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