

Medicare Advantage VS Medicare Supplements (Medigap)

- Medicare Advantage plans offer coverage with little or no monthly premiums. In some instances the client can actually receive money back every month!
- When a client enrolls in a Medicare Advantage plan they are still part of the Medicare Program and retain all of their Medicare rights and protections.
- When joining a Medicare Advantage plan a client will continue to receive all their regular Medicare-covered services. With a Medicare Advantage the client will also have access to additional services that neither Medicare Supplements nor Original Medicare can provide.
- Medicare Advantage plans can offer prescription drug coverage whereas Medicare Supplements do not.
- November 15th, 2006 will mark the first time in Medicare's history that Medicare Advantage plans will be offered to 98% of the counties in the United States, that number was only 15% last year.
- Medicare Supplement premiums continue to rise while the commissions continue to shrink. At the same time most Medicare Advantage premiums are at or near \$0 and both commissions and renewals continue to grow!
- With a Medicare Supplement the client must pay to have the privilege to have health care access whether they use it or not! With a Medicare Advantage plan the client only makes a small co-pay when they use the services.
- A client can enjoy having the peace of mind knowing that with a Medicare Advantage plan that they are guaranteed that even in a time of poor health they won't have to pay out more than \$3000 in any calendar year. With a Supplement the client is guaranteed to have to pay out \$1500 to \$1800 a year before they receive any kind of service.
- The days of getting a referral from your primary Doctor to see a specialist have long since passed. Current Medicare Advantage plans, such as a PFFS, allow the client to go to any doctor, any hospital, anytime and anywhere without referrals!
- With a Medicare Advantage plan the client only has to answer ONE health question; Do you have End-Stage Renal Disease (Kidney Failure)?
- ❖ Now as a top agent can you imagine how you can help your clients with their other product needs after you have freed up \$1500-\$2000 per person in a household?