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Medicare Advantage Plans: What to Know Before You Enroll

Medicare Advantage Plans are a popular option for many people across the country but deciding whether this type of health insurance is right for you can be challenging.

Medicare Advantage Plans, also known as Part C, are an alternative way to receive your Medicare benefits. These plans are offered through private insurance companies and include hospital (Part A), medical (Part B), and usually prescription drug coverage (Part D). In most cases, you must use doctors and other health care providers within the plan's network. You may also need prior authorization before the plan will cover certain services or medications.

Out-of-pocket costs under Medicare Advantage Plans may be lower or higher than those under Original Medicare, depending on the plan. In most cases, you must continue to pay your monthly Medicare Part B premium, and some plans may charge an additional premium.

Sometimes, beneficiaries enroll in a Medicare Advantage Plan and later realize it may not be the right fit. Depending on the situation, you may have options to return to Original Medicare. Medicare offers a "trial period" that allows some individuals to reverse their decision and go back to Original Medicare.

There are two main circumstances in which you can return to Original Medicare and still have the right to purchase a Medigap (Medicare Supplement) policy to help cover costs not paid by Medicare.

According to the Kansas Insurance Department, the first situation occurs when you join a Medicare Advantage Plan or a Program of All-Inclusive Care for the Elderly (PACE) when you are first eligible for Medicare Part A at age 65. If you decide within the first year that you want to switch back to Original Medicare, you have the right to purchase any Medigap policy sold in Kansas by any insurance company. This supplemental coverage can help pay for costs such as coinsurance, copayments, and deductibles under Medicare Part A. You may apply for a Medigap policy as early as 60 calendar days before your Medicare Advantage coverage ends, but no later than 63 calendar days after it ends.

The second trial period option applies if you leave Original Medicare and drop a Medigap policy to join a Medicare Advantage Plan—or switch to a Medicare Select Medigap policy—for the first time. If you have been in the plan for less than one year and decide to switch back, you have the right to buy the Medigap policy you had previously, as long as the insurance company still sells it. If that policy is no longer available, you may purchase Medigap Plans A, B, C, F, K, or L from any insurance company selling policies in Kansas. As with the first option, you may apply as early as 60 calendar days before coverage ends and no later than 63 calendar days afterward.

Once the 12-month trial period has ended, most beneficiaries lose the guaranteed right to purchase a Medigap policy. At that point, insurance companies may require medical underwriting, meaning they can ask health-related questions and may deny coverage.

When choosing your Medicare options, it is important to understand how Original Medicare and Medicare Advantage Plans work. I strongly recommend consulting with a trusted individual who understands both options before making a decision. Avoid making hasty choices, especially during unsolicited phone calls.

If you have questions about Medicare or other insurance options that work with Medicare, contact Teresa Hatfield with the Meadowlark Extension District at thatfield@ksu.edu or 785-364-4125.