



Medicare Advantage

A Medicare Advantage (MA) plan is a way for you to get Medicare health care coverage. As a Medicare beneficiary, you can choose to receive health care coverage from the Original Medicare Plan, or from a Medicare Advantage plan that provides service to your area. Medicare Advantage plans are offered by private companies that sign a contract with Medicare.

You can join a Medicare Advantage Plan if

- You have Medicare Part A and Part B
- Live in the plan's service area

What's covered?

Medicare Advantage plans must provide all Medicare Part A (hospital) and Part B (medical) benefits, including all medically necessary services. MA plans may also offer extra benefits Medicare does not cover, such as:

- Vision and dental
- Hearing services
- Health club/fitness memberships
- Over-the-counter (OTC) allowances
- Transportation to appointments

Most Medicare Advantage plans also include prescription drug coverage (Part D).

Important:

- MA plans have networks, so you may be restricted to certain doctors and hospitals.
- Some plans require referrals to see specialists.

What are the costs?

- You still pay your Medicare Part B premium, which is \$202.90/month in 2026
- You may also pay a Medicare Advantage plan premium, depending on the plan
- Most plans have copayments for services
- Your Part B premium may be higher depending on your income (IRMAA applies)

Types of Medicare Advantage Plans:

Health Maintenance Organization (HMO)

- Requires choosing a primary care doctor
- Referrals usually required for specialists
- Care generally must be received through network

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Preferred Provider Organization (PPO)

- Can see any doctor, but costs are lower when using in-network providers
- Some PPOs do not require referrals for specialists

Private Fee-for-Service (PFFS)

- You may see any Medicare-approved doctor who agrees to the plan's payment terms
- No referrals required
- In Michigan, PFFS plans are required to maintain a network of providers and hospitals

When can I enroll in a Medicare Advantage plan?

Initial Enrollment Period (IEP)

- Begins 3 months before, includes the month of, and ends 3 months after the month you turn 65
- For disability Medicare: 3 months before through 3 months after your 25th month of disability benefits

Open Enrollment Period

- October 15 – December 7
- You may join, switch, or drop Medicare Advantage or Part D drug coverage during this time

Medicare Advantage Open Enrollment Period (MA-OEP)

- January 1 – March 31
During this time, you may:
- Switch from one MA plan to another
- Drop MA and return to Original Medicare
- If returning to Original Medicare, you may:
 - Enroll in a Medicare Prescription Drug Plan (Part D)
 - Apply for a Medigap policy (*medical underwriting may apply*)

How do I know which Medicare Advantage plan to choose?

This decision affects your costs, the providers you can see, and your overall experience with care. When comparing plans, consider:

- Does my doctor participate in the plan?
- Can I choose any doctor?
- Is the plan affordable for my budget?
- Are my prescriptions covered?
- What extra benefits does the plan offer?

For counseling on your Medicare Advantage options, you may contact the State Health Insurance Program at 1-800-803-7174.