

Information about Medicare Advantage

Over the past several months, Medicare Advantage plans have been available to most Medicare eligible recipients in Minnesota. They have been marketed through a variety of local and national health plans.

What is Medicare Advantage?

- **Medicare Advantage is a private health plan and not a government operated plan.**
- **Medicare Advantage replaces coverage provided by Medicare.**
- **Medicare Advantage is not a supplemental Medicare policy (Medigap).**
- **If you sign up for Medicare Advantage, your healthcare benefits are provided through the new Medicare Advantage private health plan. You no longer have Medicare coverage or need a Medicare supplemental policy.**

Good things to know about Medicare Advantage:

- **Your local hospital may not accept coverage for all Medicare Advantage plans.** Check with your local hospital to see if they accept your specific Medicare Advantage plan.
- Medicare Advantage plans may have higher out-of-pocket costs than Medicare. There is no supplemental coverage to pay for required co-payment and deductible amounts.
- Some Medicare Advantage plans may charge you more if you do not notify them of a planned inpatient admission to a hospital or the purchase of an expensive piece of durable medical equipment.
- **You need to show your Medicare Advantage plan card to receive health care services from a hospital or clinic. Once you have Medicare Advantage coverage, please do not use your Medicare card.**
- There are certain procedures required if you wish to change to a different Medicare Advantage plan or to switch back to original Medicare. If you have Medicare Advantage and wish to go back to Medicare and a supplement, there are specific time limits to consider. Contact one of the sources below.

For more information, contact:
Minnesota Senior Federation, 651-645-8765 or, toll-free, 877-645-8765
Senior LinkAge Line, 800-333-2433
Medicare, 800-633-4227 or visit www.medicareinteractive.org.



Minnesota Hospital Association