

# KNOW THE DIFFERENCE

## Original Medicare vs. Medicare Advantage

Medicare Advantage is not the same as original Medicare. There are key differences that can have a real impact on how, when, and where you get the medical care you might need.

### ORIGINAL MEDICARE

Most doctors participate in original Medicare. You can see any doctor, anywhere in the US.

No referrals required to see a specialist.

Both emergency and non-emergency medical services are covered no matter where you are in the U.S.

No limit. A doctor decides how long you need to stay based on condition and needs.

Your doctor decides with you if you need a diagnostic procedure.

Your doctor decides with you if you need home health or medical equipment.

### ACCESS TO DOCTORS

### SPECIALISTS

### ACCESS TO CARE WHEN TRAVELING

### HOSPITAL STAY LIMITS

### LAB, X-RAY, & DIAGNOSTIC SERVICES

### HOME HEALTH & MEDICAL EQUIPMENT

### MEDICARE ADVANTAGE (MA)

Most MA plans limit the doctors you can see. A needed specialist might not participate in your plan.

Referrals or prior plan approval are almost always required before seeing a specialist.

Non-emergency coverage is usually limited to doctors and services in the plan's network and geographic area.

A MA plan may limit a hospital stay and make decisions that are different from a doctor's recommendations.

Most MA plans require pre-approval for services that can take up to 3 days and be denied, even if a doctor orders the procedure.

Most MA plans require pre-approval for home health or medical equipment. Approval can take up to 3 days and be denied.