

Medicare Advantage Plan Pros and Cons

Is Medicare Advantage right for you?

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/EINPresswire.com/ -- When it comes to [Medicare Advantage](#) Part C Plans or Medicare Advantage Plans, you may not always get what you want. Most people who have this plan are still unsure of what they'll get or their coverages. If you have a Medicare Advantage Plan and you're planning to take advantage of its benefits, make sure to understand its pros and cons first.

Pro: Plan Benefits Change Every Year According To Your Needs

As your needs change every year, your medical coverage should also. This is

why you can change your plan anytime during the Initial Enrollment Period. This period starts three months before you turn 65 if you qualify for this plan by age.

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Medicare coverage is very personal and not every plan is for everybody, it is important understand your options and needs.”

Paul Barrett

Cons: The Free Plans Are Not Free

Some Medicare Advantage Part C plans have zero premiums, but this does not mean that it's free. Medicare Part C has low premiums compared to [Medigap](#). Medicare pays a specific monthly payment to the insurance company to provide care.

Pro: Private Medicare Plans Are Pay-As-You-Go

MA Plans are provided by companies that are partnered

with Medicare. You will only pay for extra coverage if you need it. This includes vision, dental, hearing, and other types of health and wellness extras.

Cons: You Can't Count On These Plans When You Travel



Medicare has many parts like a puzzle

Some types of Medical Advantage Plans can be accessed when you travel out of state. However, if you plan to take a trip out of the country, you can't take advantage of your coverage. You may instead use travel medical insurance plans to cover you when you're on a vacation or trip outside the U.S.

Pro: The Plans Limit Annual Out-Of-Pocket Cost

In 2021, Medicare Part C plan holders will have a \$7,550 maximum out-of-pocket limit for services that Part A and Part B covers. This is if you select an in-network provider. Meanwhile, the limit is \$11,300 annually for combination in and out-network costs.

Cons: You May Get a Referral

Most of the time, you need a referral to consult with a specialist under an HMO plan. Meanwhile, you don't need a referral to consult with a specialist in a PPO or Preferred Provider Organization plan. Therefore, you must make sure that you're seeing a doctor who participates in the Medicare plan program before scheduling an appointment.

Medicare Advantage C Plans offer many advantages than the Original Medicare, such as long-term savings and convenient coverage. Consider the advantages like provider limitations, lack of travel coverage, and additional costs before you sign up.

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