

| | MEDICARE SUPPLEMENT INSURANCE PLANS | MEDICARE ADVANTAGE PLANS |
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| Choice | Select your own doctors and hospitals, as long as they accept Medicare patients. | You may be required to use network doctors and hospitals. |
| Access | See specialists without referrals. | You may need referrals and may be required to use network specialists. |
| Freedom | No network restrictions. Coverage goes with you, across the United States. | You may have network restrictions. Emergency care only for travel within the United States. |
| Flexibility | You can switch to another available Medicare supplement plan at any time. | Generally, there are specific periods during the year when you can switch to another Medicare Advantage Plan. |
| Cost | Monthly plan premiums in addition to Part B, with limited out-of-pocket costs. | Low or no monthly plan premiums, in addition to Part B, with deductibles, co-insurance and co-payments when you use services. |
| Prescription drug coverage | None. Consider purchasing a Medicare Part D plan. | This coverage may or may not be included, depending on the plan you choose. |

<http://www.doctorinthemirror.com/#resources>