

THE MEDICARE PLAYBOOK™ — MODULE 2

The Plan Comparison Cheat Sheet

Medicare Advantage vs. Medigap in plain English.

Both options cover the gaps in Original Medicare. They just do it differently. Here's the comparison across 8 dimensions — and a quick self-assessment at the bottom.

Category	Medicare Advantage (Part C)	Medigap / Medicare Supplement
Monthly Premium	Often \$0–\$50/month (but you still pay Part B)	Higher — typically \$100–\$300+/month depending on plan and age
Out-of-Pocket Maximum	YES — your exposure is capped each year	Not applicable — Medigap pays the gaps, so exposure is minimal
Provider Network	Must use in-network providers (HMO) or pay more (PPO)	Any doctor in the U.S. who accepts Medicare. No network.
Referrals Required?	Often yes (HMO plans). PPO plans more flexible.	Never. See any specialist directly.
Prescription Drugs	Usually included (Part D bundled in)	NOT included. You need a separate Part D plan.
Dental / Vision / Hearing	Often included (usually limited benefits)	Not included. Purchase separate if needed.
Travel Coverage	Limited to your plan's service area. Emergencies covered.	National — any Medicare-accepting doctor anywhere in the US.
Switching Flexibility	Switch plans during Open Enrollment (Oct 15–Dec 7) or MA Open Enrollment (Jan 1–Mar 31)	Can change anytime, BUT may require health qualification after initial enrollment window

WHICH ONE PROBABLY FITS YOU?

Quick Self-Assessment

Sounds more like Advantage →

- I'm pretty healthy and rarely see doctors.
- I want the lowest possible monthly cost.
- My regular doctors are in-network and I don't mind referrals.
- I don't travel much outside my area.
- I'm comfortable with some financial uncertainty if something big happens.

← Sounds more like Medigap

- I have ongoing conditions and see specialists regularly.
- I want predictable costs, even if the premium is higher.
- I want to see any doctor I choose, anywhere, without asking permission.
- I travel frequently or split time between states.
- Open-ended financial exposure keeps me up at night.

Important: The Switching Trap. Your best and easiest time to choose Medigap is during your initial Medicare enrollment window. After that, in most states, insurance companies can ask about your health history and either charge you more or deny coverage.

Want to compare the actual plans available in your zip code? That's exactly what a free conversation with Rich Ison includes. **(813) 406-0480** •

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