

Compare types of Medicare Advantage Plans

	HMO Health Maintenance Organizations	PPO Preferred Provider Organizations	PFFS Private Fee-for-Service Plans	SNP Special Needs Plans	MSA Medicare Medical Savings Accounts
Premium Do most plans charge a monthly premium?	Yes Many charge a premium in addition to the monthly Part B premium.	Yes Many charge a premium in addition to the monthly Part B premium.	Yes Many charge a premium in addition to the monthly Part B premium.	Yes Many charge a premium in addition to the monthly Part B premium.	No You won't have to pay a separate monthly premium, but you'll continue to pay the monthly Part B premium.
Drugs Does the plan offer Medicare drug coverage (Part D)?	Usually If you join an HMO Plan that doesn't offer drug coverage, you can't get a separate Medicare drug plan.	Usually If you join a PPO Plan that doesn't offer drug coverage, you can't get a separate Medicare drug plan.	Usually If you join a PFFS Plan that doesn't offer drug coverage, you can get a separate Medicare drug plan.	Yes All SNPs must provide Medicare drug coverage (Part D).	No You may join a separate Medicare drug plan.

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Providers Can I use any doctor or hospital that accepts Medicare for covered services?	Sometimes You generally must get your care and services from doctors, other providers, or hospitals in the plan's network (except emergency or urgent care or out-of-area dialysis). In an HMO Point-of-Service (HMOPOS) Plan, you may be able to get some services out of network for a higher copayment or coinsurance.	Yes Each plan has a network of doctors, hospitals, and other providers that you may go to. You may also go out of the plan's provider network, but your costs may be higher.	Yes You can go to any Medicare-approved doctor, other health care provider, or hospital that accepts the plan's payment terms and agrees to treat you. If the plan has a network, you can use any of the network providers. (If you go to an out-of-network provider that accepts the plan's terms, you may pay more).	Sometimes If your SNP is an HMO, you must get your care and services from doctors or hospitals in the SNP's network (except emergency or urgent care or out-of-area dialysis). However, if your SNP is a PPO, you can get Medicare-covered services out of network.	Yes MSA plans generally don't have network providers. You may go to any Medicare-approved provider for services Original Medicare covers.
Primary Care Do I need to choose a primary care doctor?	Usually	No	No	Varies by plan Some SNPs require you to choose a primary care doctor and others don't.	No
Referrals Do I need a referral from my doctor to use a specialist?	Yes	No	No	Maybe If the SNP is an HMO, you need a referral. If the SNP is a PPO, you don't need a referral.	No



Medicare

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