

FREE GUIDE

The \$0 Medicare Plan That Can Cost You

Medicare Advantage plans advertise no monthly premium — but the real costs often show up when you need care most.

Nearly half of all Medicare beneficiaries are now enrolled in Medicare Advantage plans. Many chose them because of the \$0 premium. But zero premium does not mean zero cost.

◆ WHAT YOU NEED TO KNOW

1. "\$0 premium" refers to your monthly cost — not your total cost.

Medicare Advantage plans replace Original Medicare (Parts A and B). While many charge no monthly premium, they still have copays, coinsurance, and deductibles that add up fast when you actually use medical care.

2. Your out-of-pocket maximum can reach \$8,000 or more per year.

Unlike Original Medicare with a Medigap supplement, Medicare Advantage plans cap your annual out-of-pocket costs — but that cap can be \$8,000 to \$9,000 or higher. A serious illness or surgery could cost you thousands even with a '\$0 plan.'

3. Network restrictions can limit your doctors and hospitals.

Most Medicare Advantage plans are HMOs or PPOs. That means you may need referrals to see specialists, and you may not be able to use your current doctors if they are out of network. Original Medicare is accepted by nearly every doctor in the country.

4. Prior authorization can delay or deny care.

Medicare Advantage plans can require prior authorization before approving procedures, specialist visits, or hospital stays. Original Medicare generally does not. Denials and delays are more common with Advantage plans than most enrollees expect.

5. Switching back to Original Medicare can be difficult.

If you enroll in Medicare Advantage and later want to switch back to Original Medicare with a Medigap supplement, you may face medical underwriting. That means insurers can deny you coverage or charge higher premiums based on your health history.

Your Next Step

Before choosing or keeping a Medicare Advantage plan, compare it side-by-side with Original Medicare plus a Medigap supplement. Use Medicare's plan finder at [medicare.gov/plan-compare](https://www.medicare.gov/plan-compare) and factor in your doctors, prescriptions, and how often you use medical care.

Want the complete picture? Our **Medicare Basics Guide** covers Part A, Part B, Part D, Medigap supplements, enrollment windows, and how to avoid costly penalties.

Available at **SeniorLifeGuides.org** for \$5.

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