

THERE ARE 4 TYPES OF MEDICARE ADVANTAGE PLANS; THEY ARE: HEALTH MAINTENANCE ORGANIZATION (HMO), PREFERRED PROVIDER ORGANIZATION (PPO), SPECIAL NEEDS PLAN (SNP), PRIVATE FEE-FOR-SERVICE (PFFS). BELOW IS A BRIEF DESCRIPTION ON EACH ONE.

HMO: HEALTH MAINTENANCE ORGANIZATION PLAN

For most HMO plans you will have a list of doctors, health care providers, and hospitals in network to pick from. Need to see a specialist? With some plans you will need to get referral from your primary care doctor. You must get your care from doctors within the network with the exception of:

- Emergency Care
- Dialysis out of area
- Urgent care out of area

Prescription Drugs with HMO Plan?

Most HMO plans have prescription drug coverage. However, if you are unsure what your plan covers, please call them to get a review.

HMO POS: HMO POINT-OF-SERVICE PLAN

This plan is a little different than the typical HMO plan. This allow you to get an Out-of-Network provider, but you will pay more out of pocket.

PPO: PREFERRED PROVIDER ORGANIZATION PLANS

In a PPO plan you will pay less if you use a doctor, healthcare provider, or hospital within the plan's network. That means that if you decide to use a doctor that is outside of your plan's network, you will likely pay more. With some plans you do not need to pick a primary care doctor with this plan. You also do not need a referral to see a specialist.

Prescription Drugs with PFFS Plans?

Prescription Drugs may be covered in certain PFFS plans. If your plan doesn't offer drug coverage you can always join Part D to get that coverage (Medicare Prescription Drug Plan)

SNP: SPECIAL NEEDS PLAN (SNP)

This type of plan limits its membership to people with specific diseases or characteristics. SNP will tailor their benefits, drug formularies, and provider choices so that they best meet the needs of the plan holder. Most SNP plans will require you to have a primary care doctor. You will also need a referral to see a specialist. You can join a SNP plan at any time if you meet the plan's guidelines.

Prescription Drugs with SNP Plans?

All SNP plans must provide drug coverage.

MSA: MEDICAL SAVINGS ACCOUNT & COST PLANS

If you are interested in either of these please click the link below:

<https://medicare.com/about-medicare/medicare-cost-plans-eligibility-coverage-costs/>