

**Q: What is a Medicare Advantage plan?**

A: Medicare Advantage is a type of health insurance plan offered by private companies as an alternative to Original Medicare (the red, white and blue card). These plans are required to provide at least the same coverage as Original Medicare, but they may offer additional benefits.

**Q: Are there any potential drawbacks to Medicare Advantage plans?**

A: Yes, there are several important factors to consider:

1. Prior authorization requirements
2. Limited provider networks
3. Potential out-of-pocket expenses
4. Difficulty switching back to Original Medicare along with potential added costs due to preexisting conditions

**Q: What should I ask about prior authorization?**

A: Ask the plan provider:

- Which services, tests, or treatments require prior authorization?
- How long does the prior authorization process typically take?
- What percentage of prior authorization requests are approved?

**Q: How can I ensure my preferred doctors and hospitals are covered?**

A: Inquire about:

- The specific providers and facilities included in the plan's network
- Whether there are restrictions on seeing specialists or out-of-network providers
- If the plan covers care outside your local area or state

**Q: What should I know about potential out-of-pocket costs?**

A: Request information on:

- The plan's annual out-of-pocket maximum
- Copayments and coinsurance for various services
- Costs for out-of-network care

**Q: Is it easy to switch back to Original Medicare if I'm not satisfied?**

A: Ask about:

- The process for disenrolling from the Medicare Advantage plan
- Any potential barriers to obtaining a Medicare Supplement (Medigap) policy after leaving Medicare Advantage
- The timing and restrictions for switching plans or returning to Original Medicare

- Will my preexisting conditions affect my Medigap rates if I switch back?

**Q: How can I verify the additional benefits advertised by Medicare Advantage plans?**

A: Request detailed information about:

- Specific coverage for dental, vision, hearing, and other extra benefits
- Any limitations or restrictions on these additional services
- How these benefits compare to purchasing separate supplemental coverage with Original Medicare

**By asking these questions, you can make a more informed decision about whether a Medicare Advantage plan is right for your healthcare needs and financial situation.**