

# The Benefits of Owning a Medicare Supplement Insurance Policy

**W**ith all the choices you have for your health care coverage, it's important to understand how each one works, its benefits and your share of the costs. Here's a brief look at how Medicare supplement insurance differs from other coverage.

## #1 Low Out-of-pocket Costs

Every year, your Medicare supplement insurance policy benefits coordinate with your Medicare benefits to help you meet your eligible health care expenses, depending on the plan you choose. What's more, you can be sure your benefits won't decrease.

Find out how other health plans work before joining. Some annually change their benefit structure, which can decrease your benefits and increase your out-of-pocket costs, so budget wisely.

## #2 Choose Your Doctors and Hospitals

With your Medicare supplement insurance policy, you alone select all your health care providers to use whenever and wherever you choose. You don't have to worry about your doctor or hospital leaving a provider network at any time. And, you never need a referral to see a specialist.

Other health care plans may have local networks that possibly could prevent you from receiving care from the people you've grown to know and trust. Read each plan closely. Some let you see anyone as long as the provider accepts the plan's payment terms. Others let you go outside the network, but you pay for services yourself and usually pay more for them. Providers can leave and join networks.

## #3 Coverage is Guaranteed Renewable

Your Medicare supplement insurance policy cannot be cancelled. It will be renewed as long as you pay the premiums on time and make no material misrepresentations (premiums are subject to change).

Contracts between the government and some health plans are reviewed annually. As a result, plans may change or not be renewed, forcing members to choose another health care option.

## #4 Providers Accept Patients with Medicare Supplement Insurance

Your Medicare supplement insurance policy enables you to see any doctor or provider who accepts Medicare.

On the other hand, not all providers in a health plan network take new patients or accept its payment terms. Talk with your doctors about their relationship with a health plan before joining.

## #5 Your Coverage Goes with You

Just like Medicare, your Medicare supplement insurance covers your health care needs anywhere in the United States. Some Medicare supplement insurance plans even provide limited medically necessary emergency care outside the country. That way, you can confidently travel or live part of the year anywhere you choose.

With some other health care plans, there may be charges for care no matter where you go. Carefully check all the plan's travel rules and restrictions.

### Guaranteed Issue Coverage

Sometimes when you apply for Medicare supplement insurance coverage, you don't answer any questions about your health and your policy is guaranteed issue. One time is during your Medicare open enrollment period. Some other times are when:\*

- You or your Medicare Advantage/Private Fee for Service plan move out of the service area
- Your employer discontinues its group retiree health coverage  
You leave a Medicare Advantage plan within a year of joining and return to Medicare

\*For more situations, see the Guide to Health Insurance for People with Medicare.

For details about Medicare supplement insurance plans, contact your insurance agent.