

Medicare Supplement vs Medicare Advantage

The Key Differences

Medicare Supplement	Medicare Advantage
No Networks	Network of Doctors
No Prior Authorization	Prior Authorization
Separate Drug Plan	Drug Plan Included
Separate Dental/Vision/Hearing	Dental/Vision/Hearing Included
Slightly Higher Premiums	Lower Premiums
Rate Increases	No Rate Increases

Medicare Supplement (Medigap) and Medicare Advantage (Part C) plans differ in terms of doctor networks, prior authorization, drug plans, dental coverage, premiums, and rate adjustments. Medicare Advantage plans typically offer lower premiums and are not subject to annual rate increases, providing a stable cost structure. They commonly include prescription drug coverage and dental benefits. On the other hand, Medigap plans may have higher premiums and can be susceptible to rate increases over time. The choice between the two depends on individual preferences for provider flexibility, cost predictability, and the desired extent of coverage.