



# THE MAKOFSKY MINUTE

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LAW GROUP, P.C.

## Elder Law Update

Medicare vs Medicare  
Advantage

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The Medicare Enrollment season is upon us! If you are a Medicare beneficiary, you have until December 7th to choose between Traditional Medicare and Medicare Advantage, or switch between Advantage programs. So, what are the basic differences?

### Traditional Medicare

**Pros:** Traditional Medicare gives you the full medical coverage that Congress intended for beneficiaries, as well as more control over your benefits. You can use any physician and hospital that you choose. You don't need prior approval to see specialists, so delays in care are avoided.

**Cons:** Full coverage requires the purchase of a supplemental policy which means payment of a monthly premium.

### Medicare Advantage:

**Pros:** Plans often offer vision, dental, hearing, and prescription benefits, and out-of-pocket expenses are capped.

**Cons:** Less control and flexibility. Most Advantage plans require you to use in-network doctors, and prior authorization is required for many procedures, drugs, and facilities.

### The Bottom Line

Figuring out the right plan can be challenging! Researchers have found that patients with high needs were better off on Traditional Medicare because they could see specialists without prior authorization. The same researchers also found that Medicare Advantage beneficiaries were less likely to use the highest-quality hospitals, nursing homes, and cancer centers. The good news? A recent review of studies found that a large majority of both Medicare Advantage and Traditional Medicare beneficiaries were happy with their care.

Still confused? Contact us with any of your Elder Law concerns! Feel free to visit [our website](#), [Facebook page](#), [Twitter](#) or [email us directly](#) with your question!

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