

# Consider Your Options

## Medicare (Parts A & B)

VS.

## Advantage (Part C)

Managed by the federal government

Choose any provider that accepts Medicare; no referrals needed

Most medical services covered; routine dental, vision, and hearing excluded

Access care from nearly any physician across the United States

Pay a premium, deductible, and coinsurance; typically no other costs arise

No pre-authorizations required

Offered by private insurance companies

Primary care physician manages your care; referrals required for specialists

All services covered by Medicare, plus extras like dental, vision, hearing, and gym memberships in some plans

Reliant on restricted, self-contained networks

Risk of additional out-of-pocket costs; cost structures vary

Requires prior approval for certain services

When choosing between the two, consider factors like healthcare needs, budget, and preferences regarding choice in healthcare providers.

For more information, call 719-346-5311



Kit Carson County Memorial Hospital