



# Making Informed Choices

(NAPSA)—When you or someone you care about is over 65, how healthy and wealthy you may be could depend on how well you research the various Medicare options.

Here are hints that can help: First, there are important differences between Original Medicare and Medicare Advantage plans.

Original Medicare consists of Parts A and B. It's a fee-for-service plan and covers many health care services and certain drugs. People with this kind of plan can visit any doctor or hospital that accepts Medicare. It does not, however, pay all health care costs. You may need Medigap or Medicare Supplement policies.

Medigap plans are private plans that cover the co-insurance, co-payments and deductible costs not covered by Original Medicare. They require a separate premium in addition to the Medicare Part B premium. If you have Medicare, you may also enroll in a stand-alone Medicare Part D Prescription Drug plan.

Medicare Advantage plans provide the same coverage as Medicare Parts A and B and may include Prescription Drug coverage. In addition, they usually cover such things as preventive services, health and wellness programs.

Medicare Advantage plans are approved by Medicare but run by private health insurance companies. These plans may cover more services than Original Medicare and often have lower out-of-pocket costs. There are several types, including HMO (Health Maintenance Organization), PPO (Pre-



**Picking the right Medicare plan for yourself can be important for your health.**

ferred Provider Organization) and PFFS (Private Fee-for-Service) plans.

To join one of these plans, you must be enrolled in Medicare Parts A and B and must continue to pay your Part B premium. Many Medicare Advantage plans do not require you to pay an additional monthly premium. Some include prescription drug coverage.

Explains Patricia Salber, M.D., “Medicare Advantage plans are a great way for eligible individuals to consolidate their health benefits into one program. It can really be worth doing some homework to identify the plan that best fits your needs.” Dr. Salber is senior vice president and chief medical officer for Universal American, which offers a variety of Medicare Advantage plans.

You can get more information at [www.Universal-American-Medicare.com](http://www.Universal-American-Medicare.com) or by calling (866) 561-4405 between 8 a.m. and 8 p.m. daily. TTY users call (800) 777-9083.

---

**Note to Editors:** People eligible for Medicare may change Medicare Advantage or Prescription Drug plans, return to the Original Medicare plan or enroll in a Medicare Advantage or Prescription Drug plan for the first time between November 15 and December 31. Readers, however, may benefit from this article at any time. Universal American has Medicare Advantage plans available in the following states: Arkansas, Indiana, Nebraska, Missouri, Mississippi, Wisconsin, Upstate New York, Maine, Pennsylvania, Georgia, South Carolina, North Carolina, Virginia, Texas and Oklahoma.