

# Medicare And You

## Medicare Advantage Plans Offer A Broader Mix Of Benefits

(NAPSA)—Whether you're new to Medicare or an established beneficiary, take a close look at Medicare Advantage plans during this year's open enrollment period. Those policies may offer the best mix of benefits to meet your health needs.

Medicare Advantage plans provide Medicare benefits through private health insurance companies. These plans, which currently cover approximately 21 million people, typically include extra benefits and services not available on original Medicare.

Medicare.com, a popular non-government health insurance resource, looked at benefits offered by more than 2,500 Medicare Advantage plans available through Medicare.com for 2019. Here are some key benefits available and the percentage of Medicare Advantage plans offering them:

- \$0 monthly premiums: 45 percent of all plans;
- Dental: 88 percent of plans;
- Vision exam: 98 percent of plans;
- Vision glasses: 84 percent of plans;
- Hearing: 90 percent of plans;
- Fitness: 99 percent of plans;
- Routine transportation: 37 percent of plans; and
- Meals: 50 percent of plans.

Early in 2018, the government paved the way for Medicare Advantage plans to offer even more benefits, including adult day care services, respite care for caregivers, and in-home assistance with activities such as dressing, bathing and



### **Many Medicare Advantage plans offer a surprising array of new benefits.**

managing medications. Health insurers will also be able to provide safety devices to help prevent injuries in the home, including stair rails, grab bars and temporary mobility ramps.

Although most insurers won't offer the next wave of benefits until 2020, some of the services may be available during this year's open enrollment period, which runs through December 7, 2018.

It's important to look at costs when shopping for Medicare Advantage plans too. That's true even if you already have Medicare Advantage, since premiums, deductibles and co-pays change from year to year. Insurance companies often tweak their list of covered drug and prices, too, for Medicare Advantage plans that cover prescription drugs, and that can mean higher out-of-pocket expenses for you.

#### **Learn More**

For further insights, go to [www.medicare.com](http://www.medicare.com).