

Understanding Medicare Options: Traditional Medicare + Supplement vs. Medicare Advantage

There are **two main ways** people receive Medicare benefits. While both provide Medicare coverage, they work very differently.

1. Traditional Medicare (Medicare Primary) + Supplemental Coverage

This option includes:

- **Medicare Part A** (hospital insurance)
- **Medicare Part B** (medical insurance)
- A **Medicare Supplement (Medigap)** plan
- Optional **Part D** prescription drug plan

How it works:

- Medicare pays first.
- The supplement helps pay what Medicare does not (such as deductibles and coinsurance).
- You can see **any doctor or facility that accepts Medicare**, nationwide.
- Referrals are usually not required.

At Potter Physical Therapy:

- Potter Physical Therapy **accepts Medicare with supplemental coverage**.
 - Medicare is the primary payer, and your supplement helps cover remaining costs.
 - Out-of-pocket costs are typically low and predictable.
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2. Medicare Advantage Plan (Part C)

This is an **all-in-one plan** offered by a private insurance company that replaces Original Medicare.

It usually includes:

- Medicare Parts A and B
- Often, prescription drug coverage
- Sometimes extra benefits such as vision or dental

How it works:

- The insurance company manages your care.
- You typically must use providers within the plan's **network**.
- Referrals and prior authorizations are often required.

At Potter Physical Therapy:

- Potter Physical Therapy **accepts Medicare Advantage plans**; however, they are considered **out-of-network**.

- Coverage and costs vary by plan.
 - **Dr. Potter can check your out-of-network benefits** and provide you with a **cost estimate** for your physical therapy sessions before starting care.
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Simple Comparison

Feature	Medicare + Supplement Medicare Advantage	
Provider choice	Any Medicare provider	Network-based
Potter Physical Therapy	In-network	Out-of-network
Referrals	Usually no	Often yes
Monthly premiums	Higher	Lower
Cost predictability	Very predictable	Varies by plan

Bottom line:

- **Medicare with a supplement** offers the most flexibility and predictable costs.
- **Medicare Advantage** plans may have lower monthly premiums but more restrictions and variable out-of-pocket costs.

If you have Medicare Advantage, Potter Physical Therapy can help you understand your benefits and expected costs **before treatment begins**.