

Overview of Medicare Advantage (MA) Plan Choices

General Overview of MA Plan Choices		
	Accessibility or Restrictions	Monthly Premiums and other costs
HMO	<p>Most restrictive.</p> <p>Must use in-network providers.</p> <p>Referrals needed for specialists.</p>	<p>Generally lowest cost option</p>
HMO-POS	<p>Restrictive, but with some added flexibility.</p> <p>May have limited out-of-network service options.</p>	<p>May have higher costs than a regular HMO</p>
PPO	<p>More flexibility.</p> <p>Can see in-network or out-of-network providers.</p> <p>Local and Regional PPO service area options may be available.</p>	<p>Usually higher cost than HMOs.</p> <p>Have specific in-network and out-of-network costs for services.</p> <p>Out-of-network costs will be higher.</p> <p>Regional PPO service areas may cost more than a Local PPO.</p>
PFFS	<p>Least restrictive.</p> <p>Can go to any doctor that accepts your Medicare plan.</p> <p>Under some special circumstances, a network might be designated.</p>	<p>Usually a higher cost MA plan.</p>
SNP	<p>Provides focused care management, special expertise plan providers, and benefits tailored to the enrollees' condition(s).</p> <p>May not be available in all areas.</p> <p>Must include prescription drug coverage.</p>	<p>Costs will vary.</p>