

Medicare Advantage

Comparison of Key Factors – MA Plan Types



	HMO	PPO	PFFS	SNP
Can I get healthcare from <u>any</u> Doctor/ Provider/Hospital?	No. You generally have to get care from providers in the plan’s network (excluding emergency care, out-of-area urgent care). HMOPOS plans may allow out-of-network coverage, but at a higher cost.	Yes. PPO plans have networks, but you can use out-of-network providers for a higher cost. Emergency and Urgent care is always covered.	Yes, as long as the Medicare approved provider accepts the plan and agrees to treat you. Some PFFS plans have a network, so out of network services will cost more.	Sometimes. Some SNPs cover out-of-network services, some don’t.
Are <u>Prescription Drugs</u> covered?	In most cases, Yes. Be sure your HMO plan offers prescription drug coverage.	In most cases, Yes. Be sure your PPO plan offers prescription drug coverage.	Sometimes. If your PFFS plan doesn’t include drug coverage, you can join a Part D plan.	Yes. <i>All</i> SNP plans must provide prescription drug coverage.
Do I need to pick a <u>Primary Care Doctor</u>?	In most cases, Yes.	No.	No.	In most cases, Yes.
Do I need to get a referral to see a <u>Specialist</u>?	In most cases, Yes.	In most cases, No.	No.	In most cases, Yes. Certain services don’t require a referral.