



Why **MEDICARE ADVANTAGE PLANS** Are Bad

DISADVANTAGES OF MEDICARE ADVANTAGE PLANS



Senior Life and Health Insurance



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**Please open postcard to see the reasons
you need to be aware of!**



Senior Life and Health Insurance

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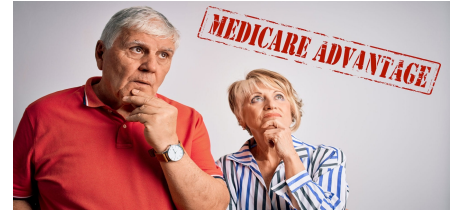
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Thank you for taking time to
read through these facts!

Medicare Advantage is no benefit to people who need healthcare!

Disadvantages of a Medicare Advantage plan include:

1. Medicare Supplements have no networks, you can go to any provider that accepts original Medicare, Advantage plans do have required networks.



2. Most Advantage Plans require referrals to Specialists, Supplements don't.

3. Advantage Plans have out-of-pocket costs for Doctors and Hospital stays, and tests like MRIs, Cat Scans, etc. Supplement Plans Don't.

4. Coverage does not move with you if you move out of the coverage area.

5. Advantage Plans benefits may change annually.

6. Potentially higher overall costs if you have complex medical needs under an Advantage Plan.

7. If you travel frequently or live in multiple locations, you may find that your Medicare Advantage plan does not provide coverage outside of its service area.

8. After enrolling in an Advantage Plan at age 65, changing to a Supplement after 12 months requires medical underwriting.

9. Advantage plans can terminate contracts with Doctors or Hospitals at any time.

10. Advantage plans are run by For Profit companies that can deny procedures. You probably have heard of some insurers using AI to deny approvals of procedures.

11. Beware, most telemarketing calls only push Advantage plans that offer higher front end commissions.

