

Which plan should I choose?

Below we compare common kinds of Medicare Advantage plans.

	HMO	PFFS
Does this kind of plan have a provider?		
Does this kind of plan have in-network benefits?		
Does this kind of plan have out-of-network benefits?	 (only in very limited situations, like for emergency or urgent care)	 (out-of-network benefits will usually cost you more than in-network benefits)
Do I need to pick a primary care provider (PCP)?	 (if you don't choose one, the plan may pick one for you)	 (but it's a good idea to choose one)
Can I change my PCP at any time?		
Does my PCP or specialist have to get approval in advance from the plan for me to get certain services?	This requirement may be different between plans - check the plan's documents	
If a plan has out-of-network services, do I have to get prior authorization?	This kind of plan does not have an out-of-network benefit	

	HMO	PFFS
Do I have to get a referral from my PCP to see a network specialist?	This requirement may be different between plans – check the plan’s documents	
Do I have to get a referral from my PCP to see an out-of-network specialist?	This kind of plan does not have an out-of-network benefit	
Which plan gives me the most freedom when getting care from a provider?	 Choose from in-network providers for most care	 In-network providers and out-of-network providers who accept the plan’s payment
Does this kind of plan have a monthly premium?	This may be different by plan – check the plan’s documents	Most PFFS plans will have one
Does this kind of plan have a maximum out-of-pocket amount? (This is the most you will pay for covered services during the year. If you reach this amount during the year, the plan will pay 100% for your care for the rest of the year.)		 (this amount is generally higher than on an HMO)
Does this kind of plan have a deductible for medical services? (I have to pay the full cost up to this amount. After that, the plan’s copays will kick in.)	This may be different between plans – check the plan’s documents	This may be different between plans – check the plan’s documents
Does this kind of plan have predictable copays?		 (usually for in-network services)

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Does this type of plan offer extra benefits? Things like dental cleanings and fillings, eyeglasses, hearing aids, etc.?		
Does this kind of plan offer prescription drug benefits?	Depends on the plan you choose	Depends on the plan you choose