

Medicare Advantage vs. Supplement Explained Simply

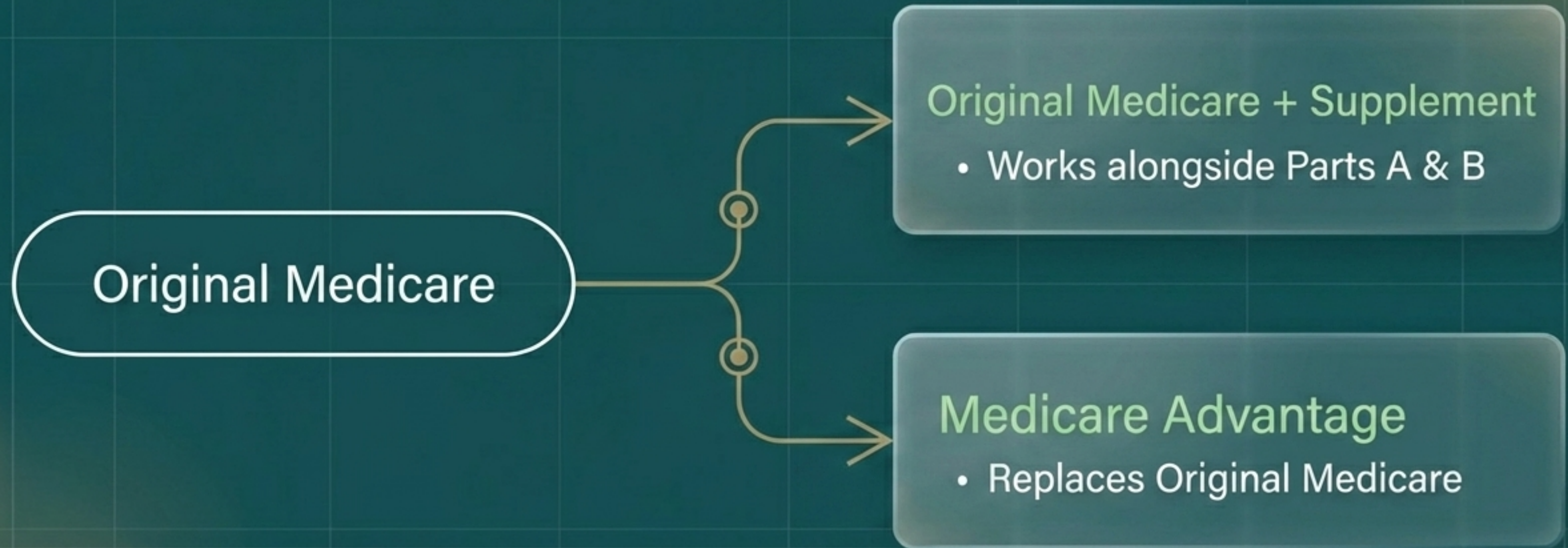


Your Role in the Decision

Your job is not to pick for them.

Your job is to **clarify the difference** so the right choice becomes obvious based on their situation.

Two Distinct Paths





Medicare Supplement (Medigap)

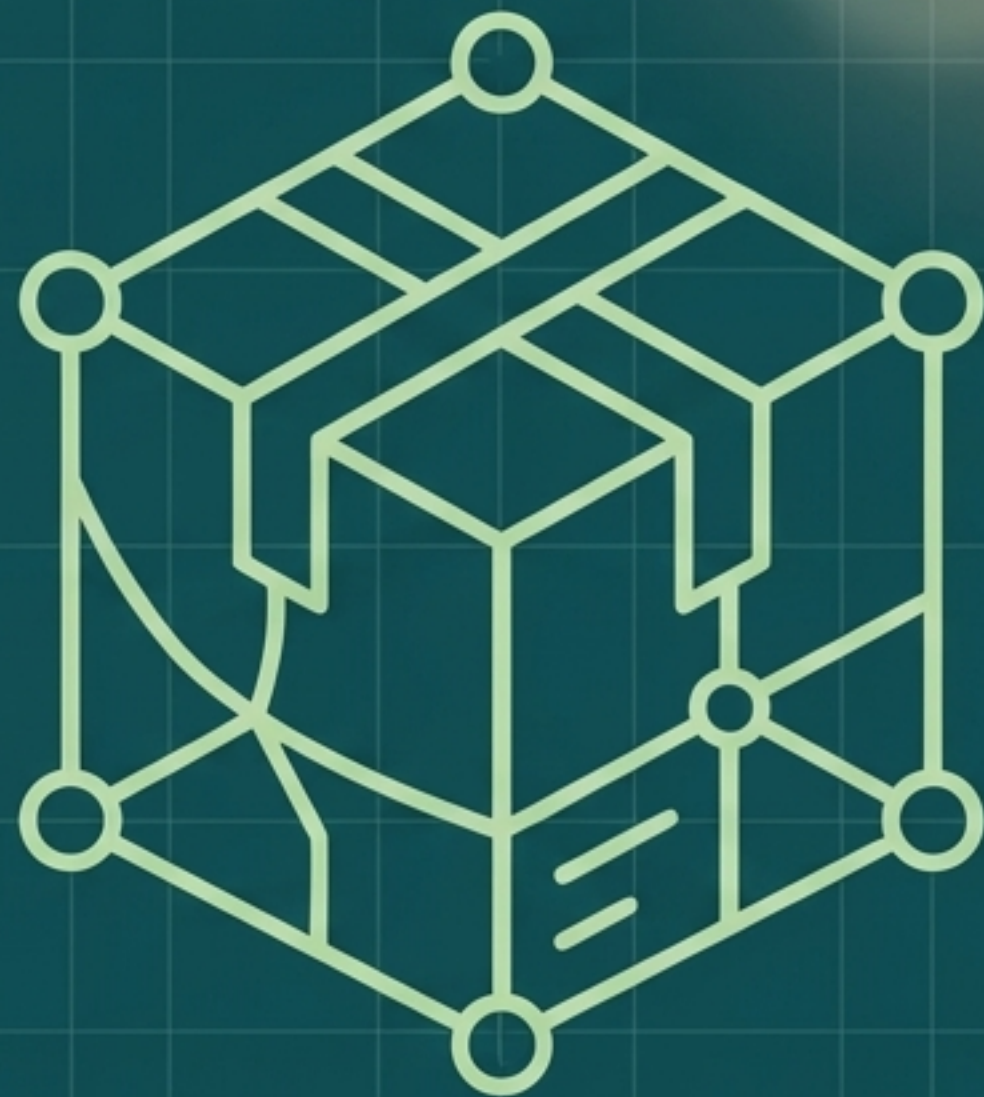
Total freedom, higher premium

- ✓ Works alongside Original Medicare
- ✓ No provider networks or referrals
- ✓ Higher monthly premiums (\$100-\$300+)
- ✓ Requires a separate Part D plan

Medicare Advantage (Part C)

Built-in extras, structured networks

- ✓ Replaces Original Medicare structure
- ✓ Uses provider networks and referrals
- ✓ Often features \$0 additional premiums
- ✓ Bundles Part D and extras (dental, vision)





The Core Trade-Off

Medicare Supplement

Higher monthly cost

Lower cost at point of care

Total freedom of doctors

Medicare Advantage

Lower monthly cost

Higher cost at point of care

Structured provider networks

5 Diagnostic Questions

1 How important is total doctor freedom?

2 What is the monthly premium budget?

3 How frequently are medical services used?

4 Does the client travel frequently?

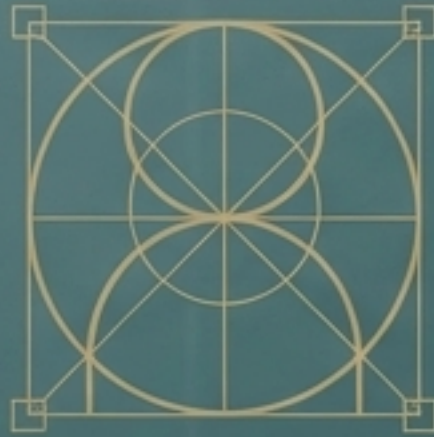
5 Are specific pharmacy networks required?



Profile: The Supplement Buyer

Prioritizes flexibility over premium cost

- ◆ Sees multiple specialists
- ◆ Travels regularly or splits states
- ◆ Values zero network restrictions
- ◆ Has room in the monthly budget



Profile: The Advantage Buyer

Prioritizes budget and bundled value

- ◆ Relatively healthy
- ◆ Stays local for medical care
- ◆ Closely watches monthly budget
- ◆ Values built-in dental and vision



The Reversibility Rule

Switching from Advantage back to a Supplement can require medical underwriting.

The client could be denied or charged more based on health history. They must understand this upfront.

Your Action Step

The 2-Minute Drill



Strip out the industry jargon



Explain the choice to a non-insurance family member



Keep the explanation under 2 minutes