**The Benefits of Medicare Supplements**

 If you’re new to Medicare, you may not realize just how much a Medicare Supplement Plan can help. With Original Medicare (Parts A and B), you will almost always be responsible for twenty percent of your medical bills because Original Medicare doesn’t offer one hundred percent coverage. There are many benefits to purchasing a Medicare Supplement Plan that you might not be aware of.

1. **Freedom Of Choice**

When you purchase a Medicare Supplement Plan, it provides you with a lot of freedom regarding your healthcare.

* **No Pre-Authorization**

With many other types of insurance plans, you will be required to receive a pre-authorization before you can receive medical services. This can be time-consuming and, quite simply, annoying and frustrating. With a Supplement Plan, you never have to wait for a pre-authorization. Once you determine which services you need, you simply make appointments for the care that you need.

* **No Referrals**

Another major annoyance and roadblock that many insurance plans have is requiring a referral before you can get the care you need. With a Supplement Plan, you will never need to get a referral from your primary care physician. This saves time and lets you get the treatment as soon as you can get scheduled. Once a doctor orders treatment or tests, you just set it up and get it done.

* **No Network**

You don’t have in-network and out-of-network doctors when it comes to a Supplement Plan. All you need to do is find a treatment provider who accepts Medicare. It doesn’t matter which insurance company you purchased your Supplement Plan from. As long as the doctor you wish to see accepts Original Medicare, they will also accept your Supplement Plan.

1. **Guaranteed Coverage**

Generally speaking, your Medicare Supplement Plan is a guaranteed service as long as you continue to pay your monthly premium. No matter how many different healthcare providers you see, how many surgeries you have, or what kind of treatment you require, they must continue to offer you coverage once you’re enrolled in the Supplement Plan.

As long as you purchased your Medicare Supplement Plan before 1992, the Plans are also considered guaranteed renewable policies. This means they can only drop your coverage for the following reasons:

1. You stop paying your premiums;
2. You were not truthful on the Medicare Supplement Plan application; or
3. The insurance company becomes bankrupt or insolvent.

If you stop paying your premiums or you lied or were in some way untruthful on the application, the plan can be canceled, and it will be considered your fault.

However, if your coverage is dropped because the insurance company becomes bankrupt or insolvent, you will be permitted to purchase a new Supplement Plan without medical underwriting because your insurance company canceled it through no fault of your own. This means that when you go to purchase a new Supplement Plan, the insurance company is not permitted to ask you questions about your current or past health status, including any pre-existing conditions. From the date your insurance company terminated your coverage, you will have 63 days to enroll in a new Supplement Plan without medical underwriting.

1. **Travel Flexibility**

Another significant benefit of purchasing a Medicare Supplement plan is that you can use it anywhere in the United States, wherever Original Medicare is accepted. This includes U.S territories as well, such as Washington DC, Puerto Rico, The Virgin Islands, Guam, American Samoa, and The Northern Mariana Islands. If you’re on vacation in a different city or state from where you live and need to receive medical treatment for any reason at all, you will be able to do so. You don’t have to worry about higher charges caused by being out-of-network. You also don’t have to worry about waiting for treatment until you get home.

In contrast, if you have a Medicare Advantage Plan instead of Original Medicare and a Supplement Plan, your coverage can be terminated simply for being outside of the coverage area for too long. If you decide to travel for an extended period of time, you could basically end up without health coverage if you’ve opted for a Medicare Advantage Plan.

If you do a lot of traveling, or if you don’t have a home base at the moment, a Medicare Supplement Plan is incredibly beneficial. Many Medicare Supplement Plans even cover certain medical services if you receive them outside of the United States. For example, Plans C, D, E, F, G, M, and N will pay for eighty percent of the cost of emergency services that you receive while traveling abroad. If you plan on doing a lot of traveling, it’s always a good idea to check with your specific policy for coverage rules and costs.

1. **More Predictable Expenses**

With Original Medicare, you’re almost always responsible for twenty percent of your medical bills. Additionally, Original Medicare has no out-of-pocket maximum. This means that your medical bills are potentially unlimited. Once you purchase a Medicare Supplement Plan, it covers all or some of the twenty percent that Original Medicare doesn’t cover, depending on which Supplement Plan you buy. Some plans cover the entire twenty percent that Original Medicare doesn’t pay for, but some plans only pay for about fifty percent of that. Additionally, you will still have co-pays.

With a Supplement Plan, you also have an out-of-pocket maximum. When you have an insurance plan that has an out-of-pocket maximum, it means that once you have personally paid for medical care up to that price, your services will usually start to be covered at one hundred percent. For example, if your out-of-pocket maximum is $5,000, once you spend that amount, your insurance company will begin to pay for one hundred percent of your services in most cases.

Without a Supplement Plan, your expenses are entirely unpredictable. If you end up in the hospital, you could be hit with a $100,000 bill. With Original Medicare, you would be responsible for $20,000. While you will have to pay an additional monthly premium for a Medicare Supplement Plan, it’s always worth it.