



Use this traffic light chart to compare your Medicare options



Red light! **The plan may not meet your needs**

Caution! **Look carefully and ask questions**

Green light! **The plan may meet your needs**

The Medicare Rights Center's Traffic Light Graphic shows differences between coverage options for Medicare beneficiaries.
Provided by Medicare Rights Center

What health care coverage do you need?

1. Choice of any doctor
2. Easy access to specialists without unexpected bills
3. Affordable on a fixed budget
4. Coverage away from home
5. Prescription drug coverage
6. Works with Medicaid

Original Medicare	
Medicare Only	Medicare + Medigap supplemental insurance

Medicare offered by a private health plan				
Medicare HMO (Health Maintenance Organization)	Medicare PSO (Provider-Sponsored Organization)	Medicare PPO (Preferred Provider Organization)	Medicare PFFS (Private Fee-for-Service Plan)	Medicare MSA (Medical Savings Account)



Medicare options checklist

Have you thought about . . .



Specialists?

Only Original Medicare with supplemental insurance (“Medigap”) or a retiree policy lets you see specialists whenever you need, with low out-of-pocket costs and without first getting a referral from a primary care doctor.



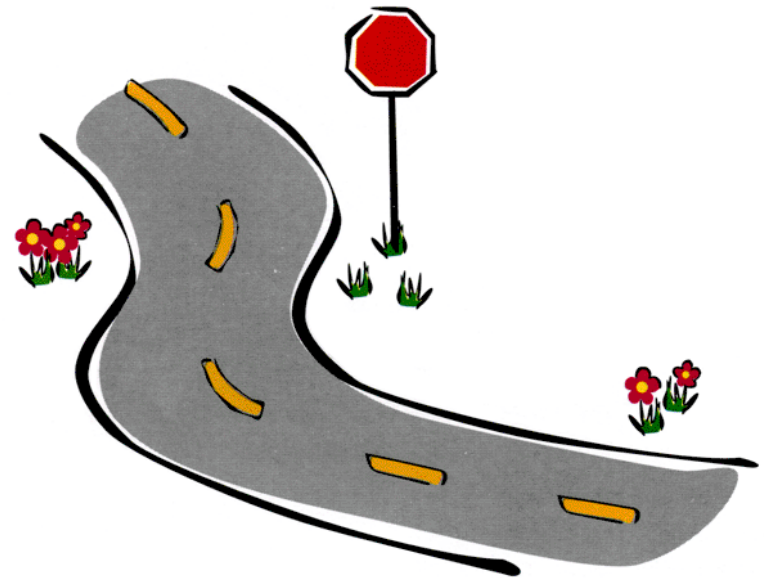
Coverage away from home?

Original Medicare covers your care anywhere in the U.S. You have even better coverage if you also have a Medigap or retiree policy. Joining an HMO, PSO, or PPO may mean very little coverage while away from home. A PFFS plan covers your care anywhere in the U.S.



Coverage from a former employer?

Retiree coverage often gives you better coverage than you can get anywhere else because it can fill some of the gaps in Original Medicare, so think carefully before giving it up. You may lose it if you switch out of Original Medicare, and you may not be able to get it back.



Affordability?

Medigap fills gaps in Original Medicare coverage so your costs are predictable. With an HMO, PSO, or PPO, you usually have even smaller costs that are predictable, and some additional benefits. Keep in mind that your premiums and out-of-pocket costs can change each year. PFFS plans may have high premiums and out-of-pocket costs.



Medicaid benefits?

If you get Medicaid benefits, make sure you will still get them before switching out of your current Medicare plan. Also, check whether Medicaid will cover your co-payments.