

An Alternative Look at BCBSM's Slide Medigap vs. Medicare Advantage

**Health
Benefits
Offered**

Medigap	
Coverage	Included
Medicare Parts A & B	Yes
Choice of doctors?	Yes – Any doctor, specialist, or service that accepts Medicare.
Deductibles and Co-pays?	Depends. Under Legacy Plan C, none.
Prescription Benefits	Yes – Can choose between dozens (33 in Oakland Cty.) of plans to best meet your specific prescription needs.
Coverage while out-of state	Same coverage whether you are in Michigan , California, or any other state.
Routine vision and dental	No
Appeal Rights When Coverage Denied	Immediately to Independent Reviewer
How often does the plan's terms change?	Rarely – plans typically stay the same for years.

Medicare Advantage	
Coverage	Included
Medicare Parts A & B	Yes
Choice of doctors?	HMO Plans - limited to network PPO Plans – you will pay much more if you do not use preferred providers. Also, must deal with insurer to get invoice paid.
Deductibles and Co-pays?	Almost always.
Prescription Benefits	Yes – But in most cases you are limited to that plan's formulary, drug restrictions, co-pays, and deductibles.
Coverage while out-of state	Rules vary, but most plans do not provide the same coverage throughout the country. Will pay more or all costs in another state.
Routine vision and dental	Some Plans
Appeal Rights When Coverage Denied	Typically must first appeal to insurer before independent review.
How often does the plan's terms change?	Every year.

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BCBSM Medigap vs. BCBSM Medicare Advantage

Oakland
County
Example

Medigap BCBSM Medigap Legacy Plan C	
Medicare Part B	\$99.90 /month
Legacy Plan C Premium	\$122.86/month
Part D (Prescription) Premium	Avg. \$41.50 Min. \$15 – Max. \$115.70
Prescription Co-Pays / Deductibles	?
Deductible	\$0 ²
Part A & B Co-pays	\$0 ²
Preventative Dental Services	\$35/month (Est.)
Routine Vision	\$20/month (Est.)
Monthly total	\$ 319 + Prescription co-pays
Yearly total	\$ 3,831 + Prescriptions

Medicare Advantage BCBSM Signagture PPO	
Medicare Part B	\$99.90 /month
BCBSM Signature PPO Premium	\$70.90/month
BCBSM Signature Part D (Prescription) Premium (required)	\$54.19/month
Prescription Co-Pays / Deductibles	? – Likely more because plan is not customized.
Deductible	\$500 for out-of-network services
Part A & B Co-pays	Up to \$6,100 each year
Preventative Dental Services	2 visits covered a year in network
Routine Vision	1 visit /year
Monthly total	\$ 225 + Part A & B Co-pays + Prescription Co-pays
Yearly total	\$ 2,670 - \$8,800 + Prescriptions

Medigap *contains* healthcare costs for seniors and individuals with disabilities, while offering the most healthcare *choice* and *certainty*.

¹ BCBSM references a \$112.40 plan in their slide. There is no plan in Michigan at that premium price (see Medicare.gov and in BCBSM's Evidence of Coverage). We assume BCBSM is referencing its PPO Signature product., which has a monthly premium of \$125/month and is being used above.

² Assumes all doctors accept Medicare assignment – almost all doctors do.