



# Understanding Your Medicare Options in South Dakota

The plan may meet your needs.

Look carefully and ask questions.

This plan may not meet your needs.

	Medicare Only	Medicare + Supplemental or Medigap Policy**	Medicare Cost Plans* <small>Medicare Advantage/Health Plan</small>	Medicare PPO (Preferred Provider Organization) <small>Medicare Advantage/Health Plan</small>	Medicare PFFS (Private Fee-for-Service) <small>Medicare Advantage/Health Plan</small>
<b>Choice of Doctor</b>	You can see any doctor who accepts Medicare, including specialists, anywhere in the country at any time.	You can see any doctor who accepts Medicare, including specialists, anywhere in the country at any time.	You can only see doctors in the network and service area to be covered by these plans. If you see a doctor outside of the network and service area then you will be billed through Medicare Part B and subject to the full deductible and copays.	You can see any doctor, including specialists, anywhere in the country. If you go to a doctor who is not in the PPO's network, your costs will be higher.	You can see any doctor, including specialists, anywhere in the country at any time. You have to make sure both the provider and facility are willing to accept the plans fees, terms, and conditions.
<b>Access to specialists without unexpected costs</b>	You can go to any specialist. You will be responsible for Medicare's 20% coinsurance when you see a provider who accepts assignment.	You can go to any specialist who accepts Medicare. Most Medigap policies cover the 20% co-insurance. Your costs are more predictable.	Co-pays may be higher depending on the type of services you need and the availability of specialists depend on the plan's network.	You can go directly to the specialist. Co-pays may be higher depending on the type of services you need. Your costs will be higher if you go out-of-network.	You can go directly to the specialists, but co-pays and costs will be higher if the doctor or facility does not accept the PFFS's fees, terms, and conditions.
<b>Affordability</b>	Medicare's co-insurance & deductibles make your out-of-pocket costs as unpredictable as your health care needs. If you need additional coverage do your research and shop for a Medigap policy or Medicare Advantage plan.	Your Medigap premium will vary depending on the plan and company. Once you determine which Plan provides the coverage you are looking for use SHIINE's Medicare Supplement Consumer's Guide to shop by price. Your costs are more predictable with this additional coverage.	Premiums may be attractive but Part B costs don't count toward out-of-pocket limits if you get services outside of the network and service area. These plans may also offer benefits like hearing, dental, vision or more. Research the plan's coverage to know if it is affordable now and in the future.	PPO's premiums and copays vary and costs can be high if you go out-of-network for your services. These plans may also offer benefits like hearing, dental, vision or more. Research the plan's coverage to know if it is affordable now and in the future.	PFFS's premiums and copays vary. You will have to pay full cost if you go to a provider who will not accept the PFFS's fees, terms, and conditions. These plans may also offer benefits like hearing, dental, vision or more. Research the plan's coverage to know if it is affordable now and in the future.
<b>Coverage away from home</b>	You can go to any doctor or hospital in the country as long as they accept Medicare.	You can go to any doctor or hospital in the country as long as they accept Medicare.	Your care is generally less costly in network, however, emergency or urgent care is covered anywhere in the country.	You can go to any doctor or hospital in the country, but your costs will be higher if you go outside the PPO's network and service area.	You can go to any doctor or hospital in the country, but make sure the provider will accept the PFFS's fees, terms, and conditions.
<b>Prescription drug coverage</b>	You can get Medicare prescription drug coverage through private Medicare Part D drug plans. Your costs will vary depending on the plan you choose & the drugs you need.	You can get Medicare prescription drug coverage through private Medicare Part D drug plans. Your costs will vary depending on the plan you choose & the drugs you need.	Cost Plans generally offer drug coverage, you can enroll in that coverage or in a private Medicare Part D drug plan. Your costs will vary depending on the plan you choose & the drugs you need.	PPO's generally offer Medicare drug coverage but your costs will vary depending on the plan and the drugs you need.	You must get your prescription drug coverage through the PFFS if it is offered. If there is no prescription drug benefit offered, you can choose a private Medicare Part D drug plan.
<b>Works with Medicaid</b>	If you qualify for benefits, Medicaid will pay for most gaps in your Medicare coverage as long as you see doctors who accept both Medicare and Medicaid.	If you have Medicaid, you can look into suspending your supplemental plan. Be sure to understand your coverage before making changes.	Before joining, make sure you keep your Medicaid benefits and check with your local Economic Assistance office to see if Medicaid will cover your copayments and premiums.	Before joining, make sure you keep your Medicaid benefits and check with your local Economic Assistance office to see if Medicaid will cover your copayments and premiums.	Before joining, make sure you keep your Medicaid benefits and check with your local Economic Assistance office to see if Medicaid will cover your copayments and premiums.

\* Cost Plans: You can enroll into a Cost Plan anytime during the year when a plan is accepting new enrollees, however, you can only change prescription drug coverage during Open Enrollment Period or a Special Enrollment Period.

\*\* Medicare Supplement SELECT Plans require you to use hospitals and, in some cases, doctors within its network to be eligible for full benefits of the plan.