

	Medicare Supplement	Medical Savings Account (MSA-MA)	Medicare Advantage (HMO/PPO/PFFS)
Access To Any Doctor	Yes, if they accept Medicare, no referral necessary.	Yes, if they accept Medicare, no referral necessary.	Varies by plan, county or availability.
Access To Any Specialists	Yes, if they accept Medicare, no referral necessary.	Yes, if they accept Medicare, no referral necessary.	Varies by plan, county or availability.
Access To Any Hospitals	Yes, if they accept Medicare, no referral necessary.	Yes, if they accept Medicare, no referral necessary.	Varies by plan, county or availability.
Access To Exclusive Cancer Centers (MD Anderson)	Yes	Yes	Varies by plan, county or availability.
Includes RX Benefits	No; Freedom to choose PDP.	No; Freedom to choose PDP.	Varies by plan, county or availability.
Includes Dental	No; Dental is separate.	Deposit can be used for Dental.	Varies by plan, county or availability.
Monthly Premium + Part B	Approx. \$100-300/mo + Part B	\$0 + Part B	Varies by plan, county or availability.
Co-Pays	Possibly, depending on the plan.	None	Varies by plan, county or availability.
Deductibles	\$0-200/yr. depending on the plan.	Depends on the area, usually \$4-6,000/yr. This starts after spending all of your annual deposit.	Varies by plan, county or availability.
Max Out-of-Pocket (includes any co-pays, deductibles, out-of-pockets approved by Medicare or the MA company)	\$0	Depends on the area, usually \$4-6,000/yr. This starts after spending all of your annual deposit.	Varies by plan, county or availability.
Annual Deposits	\$0	Approx. \$3,000 (2020); Amount can change each year.	\$0
Health Questions	Yes; Usually underwritten if outside of an open/initial enrollment period.	End Stage Renal Disease is usually the only question.	End Stage Renal Disease is usually the only question.
Availability	Statewide	Statewide	Varies by plan, county or availability.
Highlights	Higher premium allows for access anywhere that Medicare is accepted and with that high premium there is very little out-of-pocket costs. If tyou can afford these, usually the best option.	Flexibility of a Medicare Supplement with the low premium of a Medicare Advantage plan. This is a high-deductible plan and the annual deposit is used towards their deductible each year. Unused premium is rolled over indefinitely and can grow accordingly.	Varies by plan, county or availability.