What basic benefits are provided by Medicare Advantage plans?

All Medicare Advantage plans are required to provide at least the same benefits available under traditional Medicare Part A (Hospital Insurance) and Part B (Medical Insurance), with the exception of the Part A hospice benefit. If a beneficiary requires hospice services, those benefits are provided through Part A (Hospital Insurance).

Medicare Advantage plans may also offer mandatory and optional supplemental benefits, subject to approval by the Centers for Medicare & Medicaid Services (CMS). Mandatory supplemental benefits must be approved unless CMS determines that offering such benefits would substantially discourage enrollment in the Medicare Advantage plan. Medicare Advantage plans may also offer optional supplemental benefits. Optional supplemental benefits are benefits – such as vision, dental and wellness care – that a beneficiary chooses to add to his or her Medicare Advantage plan coverage. Beneficiaries who enroll in Medicare Advantage plans offering either mandatory or optional supplemental benefits (or both) pay the cost of such benefits through additional premiums or cost-sharing obligations such as copayments or coinsurance.