

# Nancy Summers had a Medicare Advantage Plan . . .

but not anymore !



When Nancy agreed to sign up for a Medicare Advantage plan, she thought she was *keeping* her traditional government Medicare, and simply getting *additional* benefits. She never dreamed she was sacrificing her proven and dependable red-white-and-blue government card for a *replacement* plan. Sadly, it's a common misconception in the United States.

But then the bills began arriving. Under her new Advantage plan, the very same monthly procedure that had cost her \$12.33 under government Medicare in combination with a supplement (Medigap) policy, was now costing her anywhere from \$865 to \$3,949 per month!

Since she had been on the Advantage plan less than one year, Nancy was able to quickly revert to government Medicare, a Medigap plan, and a Part D plan for pharmaceuticals.

**Nancy's message:** "Don't give up your *traditional government Medicare*. The devil is always in the details! You may have a zero-dollar premium up front with an Advantage plan, but you'll pay on the back-end through copayments and out-of-pocket expenses. Contrary to their advertising, *nothing is free!*"



*A public service announcement from  
Cameron Regional Medical Center*