

Medicare Minute Script – October 2025

Medicare Advantage Supplemental Benefits

Some Medicare Advantage plans may have supplemental benefits. These are services that Original Medicare cannot cover. But not all supplemental benefits are the same. Today we'll discuss what to know about them.

Point 1: Understand supplemental benefits.

Some Medicare Advantage plans may cover items or services that, by law, Original Medicare cannot cover. These supplemental, or extra, benefits may include dental care, vision care, or hearing aids. They should be primarily health related. Some supplemental benefits are optional. This means you can choose to add the coverage for an extra cost. Other supplemental benefits are given to everyone in the plan, regardless of whether you use it. For example, you might choose to pay extra for dental coverage as part of your Medicare Advantage plan. And you might have a gym membership automatically included in your plan. Do not confuse Medicare Advantage supplemental benefits with Medicare supplemental insurance. Supplemental policies are also called Medigaps. They work only with Original Medicare.

Point 2: Learn about benefits for people with chronic conditions.

Plans can cover certain supplemental benefits for people who have chronic illnesses. Unlike other supplemental benefits, these do not have to be primarily health-related. Instead, these benefits can address parts of someone's life that affect their health in some way. For example, a plan might cover home air cleaning and carpet shampooing for members with asthma. A member of that plan who doesn't have asthma could not access those services. Other supplemental benefits for people with chronic conditions might include meal delivery, transportation, or heart-healthy food. To be eligible for these benefits, you must be chronically ill.

Point 3: Ask the right questions to plans that offer supplemental benefits.

You might be interested in a plan that offers these extra benefits. If so, learn as much as possible before enrolling in the plan. It's possible to assume that a plan's supplemental benefits cover more than they do. For example, you might assume a plan's dental benefit covers fillings and x-rays, but it only covers yearly cleanings. It's important to know exactly how a plan's supplemental benefits work before signing up. Make sure to document calls and get information in writing. Ask questions like:

- Is this really a supplemental benefit? Or is this service covered under Original Medicare?
- Do the other parts of this plan's coverage—not just the supplemental benefits—work for me? Are my providers in the plan's network? Does the plan cover my drugs?
- Is this an optional benefit that I need to sign up for? Do I need to pay an extra premium for it?
- What are the copays for these services, if any?
- Are there limits to how much I can use this service? Are there restrictions on where and how I can access these services? For example, do I need to see in-network providers or get a referral first?
- Are there excluded services within this benefit?
- Is this the most cost-effective way for me to access these services?

Know that Medicare Advantage supplemental benefits aren't the only way to access such services. If you learn a plan isn't a good fit for you, you can keep Original Medicare and access needed care in other ways.

Point 4: Look out for marketing misrepresentation.

It is a marketing violation for plans to mislead you when trying to sell you a private Medicare plan. When it comes to supplemental benefits, remember that these are items and services that Original Medicare cannot cover. Each Medicare Advantage plan determines exactly what the benefit looks like—from how expansive or restrictive the coverage is, to the rules you must follow to get coverage. Plans might enforce rules such as only using certain providers or having caps on how much the benefit can be used. When selling plans, agents or brokers should not mislead you into thinking that the plan's supplemental benefits are more generous or less restrictive than they are. For example, agents or brokers should not tell you you'll have access to a plan's transportation benefit, when this benefit is not available to everyone—only to those with chronic conditions. If you feel you have experienced misleading marketing, save all the information such as an agent's business card, messages, marketing handouts, or other contact information.

Take Action:

1. Contact your State Health Insurance Assistance Program (SHIP) for help comparing plans. Your SHIP can also help you access care excluded from Medicare, such as through Medicaid or local resources.
2. Contact your Senior Medicare Patrol (SMP) if you believe you have experienced misleading marketing or other Medicare fraud, errors, or abuse.
3. Contact a Medicare Advantage plan to learn about its costs and coverage, including supplemental benefits. Ask questions and get information in writing.
4. Use the Administration for Community Living (ACL) Eldercare Locator to learn about other resources in your community. Visit www.eldercare.acl.gov.

Local SHIP Contact Information	Local SMP Contact Information
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To find a SHIP in another state: Call 877-839-2675 and say "Medicare" when prompted or visit www.shiphelp.org .	To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org .

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