

## WHAT'S THE DIFFERENCE?

# Accountable Care Organizations and Medicare Advantage

**Accountable Care Organizations** are **NOT** the same as **Medicare Advantage Plans**. Here are some key differences:



### Definition

Accountable Care Organization (ACO)	Medicare Advantage (MA)
<b>Accountable Care Organizations (ACOs)</b> are groups of doctors, hospitals, and other health care providers, who come together voluntarily to give you coordinated, high-quality care. An ACO is part of <b>Original Medicare</b> , not a separate plan.	<b>Medicare Advantage (MA)</b> is a Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage.



### How to Participate

Accountable Care Organization (ACO)	Medicare Advantage (MA)
ACOs are part of Original Medicare. Your doctor(s) may decide to be part of an ACO with other doctors, hospitals, and health care providers in Original Medicare.	You choose whether to join a MA plan during an annual Open Enrollment in the fall.



### Access to Doctors and Other Health Providers

Accountable Care Organization (ACO)	Medicare Advantage (MA)
An ACO does not limit what doctors you can see or require preapproval to see a doctor. You retain all Original Medicare benefits and can go to any doctor who accepts Medicare. Your doctor may recommend a specialist in their ACO or another known to provide high quality of care to help with care coordination. Also, you may be offered additional benefits through the ACO such as free disease prevention programs.	As part of a MA plan, your doctors and other providers are within the same network to provide coordinated care. You may need a referral or prior authorization to access a particular service.



### Education and Outreach

Accountable Care Organization (ACO)	Medicare Advantage (MA)
If you have Original Medicare and your doctor chooses to be part of an ACO, you will be notified by mail, electronically or when you check in to see the doctor and a notification is posted in the doctor's office.	If you choose to be part of an MA plan, you will receive a description of your coverage each year.



### How to Opt-Out

Accountable Care Organization (ACO)	Medicare Advantage (MA)
You do not need to change your coverage to see a doctor who accepts Medicare and is not part of an ACO. If you don't want Medicare to share information with your doctors, call <b>1-800-MEDICARE</b> (1-800-633-4227).	You have an opportunity to change your MA plan or switch to Original Medicare any time in the first year that you qualify for Medicare, and then annually each fall during Open Enrollment.