

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! Let's review what you should know about these extra benefits.

What are supplemental benefits?

A supplemental benefit is an item or service covered by a Medicare Advantage plan that is not covered by Original Medicare. Common supplemental benefits include:



Dental care



Vision care



Hearing aids



Gym membership

Supplemental benefits can be:

- **Optional:** They are offered to everyone enrolled in the plan. You can choose to purchase coverage if you want. For example, an optional dental benefit for which you can pay an extra premium.
- **Mandatory:** They are covered for everyone enrolled in the plan. For example, a gym membership benefit that's included in the plan. You don't pay an extra premium, and you can't decline or opt out of the benefit. Mandatory doesn't mean you need to use it, though.

Supplemental benefits must be primarily health related. There are some exceptions, though, for people with chronic conditions. See the following section for more.



Need help comparing Medicare Advantage plans and understanding supplemental benefits? Contact the Ohio State Health Insurance Information Program (OSHIIP). Call 800-686-2578 or visit <https://insurance.ohio.gov/>.

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Supplemental benefits for chronic conditions

Plans can cover supplemental benefits that are not primarily health-related for enrollees who have chronic illnesses. These benefits can address social determinants of health for people with chronic disease. A social determinant of health is a part of someone's life that can affect their health in some way. Examples of the kind of benefit that plans can cover are:

- Meal delivery
- Transportation for non-medical needs
- Home air cleaners
- Pest control
- Heart-healthy food or produce

To be eligible, you must be chronically ill. If you meet the criteria, a Medicare Advantage plan may offer you one of these benefits.

Note that not every member of a plan will have access to the same set of benefits. For example, a plan might cover services like home air cleaning and carpet shampooing for its members who have serious asthma. A member of that plan who doesn't have asthma, or whose asthma is not as severe, will not have access to this coverage.

Questions to ask a Medicare Advantage plan

You might be interested in a plan that offers these supplemental benefits. If so, learn as much as possible before enrolling in the plan. 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 an optional benefit that I need to sign up for? Do I need to pay extra for it?
- Is the benefit only for people with chronic conditions? If so, do I meet the criteria?
- Are there limits to how much I can use this benefit?
- 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?
- Is this the most cost-effective way for me to access these services?
- 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?

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Look out for marketing misrepresentation



Medicare has rules about how Medicare Advantage and Part D plans can contact you and market their services. It is a marketing violation to mislead Medicare beneficiaries when selling private plans. Marketing misrepresentation is a type of misleading marketing.

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 beneficiaries must follow to get coverage. 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.

The following are examples of marketing misrepresentation of Medicare Advantage supplemental benefits:

- An advertisement for the plan says that you would have access to the plan's transportation benefit to help you get to appointments, when this benefit is not available to everyone—only to enrollees with chronic conditions.
- An agent tells you that your eye doctor is in network for the plan's vision benefit, when you later learn that the doctor is not and never was in the plan's network.
- An agent claims that the plan's dental benefit covers fillings and dentures, when it really only covers regular cleanings and x-rays.
- An agent claims that Medicare covers hearing aids, when it doesn't and hearing aids can be bought over the counter.



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. You should report this to the Ohio Senior Medicare Patrol (SMP) or Ohio State Health Insurance Information Program (OSHIIP). OSHIIP can also help you switch plans if you enrolled based on misleading information. Contact information for the SMP and OSHIIP are on the last page of this document.

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Who to contact for more information:

- **Ohio State Health Insurance Information Program (OSHIIP):** OSHIIP can help you learn about your coverage options and local resources.
- **Ohio Senior Medicare Patrol (SMP):** Call you're the Ohio SMP if you believe you have experienced a hearing aid scam or other potential Medicare fraud, errors, or abuse.
- **Medicare Advantage plan:** Contact a specific plan to learn about its supplemental benefits in detail. Ask lots of questions and get answers in writing.

| Ohio State Health Insurance Information Program | Ohio Senior Medicare Patrol |
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| 800-686-1578 | 800-293-4767 |
| OSHIIPmail@insurance.ohio.gov | SMP@proseniors.org |
| www.insurance.ohio.gov | www.proseniors.org/ohio-smp |
| 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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