

Physicians Society of Central Florida
Orange, Seminole, Osceola, Lake & Sumter Counties

2026

Physician's Guide for Florida Seniors

Selecting a Medicare Advantage Plan in Florida



2026 PHYSICIAN'S GUIDE FOR FLORIDA SENIORS

SELECTING A MEDICARE ADVANTAGE PLAN IN FLORIDA

At the Physicians Society of Central Florida, we understand Seniors are often overwhelmed and uncertain about their options for **Traditional Medicare** and **Medicare Advantage**.

The decisions seniors make over their coverage can have a significant impact on their health in their golden years. We strongly believe seniors should have tools to determine if Medicare Advantage represents a better option than Traditional Medicare.

We also believe that seniors should be armed with actionable information on how each plan works with physicians to deliver timely and quality health care.

Physicians Society of Central Florida has teamed up with physician organizations across the State to create the **Physician's Guide for Florida Seniors** and their caregivers, to evaluate plan performance and make the right decision for their families.

Considerations to Make When Choosing Medicare Advantage



According to information available from the Centers for Medicare & Medicaid Services, "**Medicare Advantage is a Medicare-approved plan from a private company that offers an alternative to Original Medicare**."

The percentage of patients electing to forgo traditional Medicare for a private insurance company continues to grow, reaching 54% of seniors eligible for Medicare in 2024 While seniors are overwhelmed with marketing and promotional materials each October touting the benefits of giving up their traditional Medicare plan, there is seldom sufficient information to inform seniors on what Medicare protections they are giving up when choosing to participate in Medicare Advantage.

Those protections include:

- The ability to choose your physician. (Medicare Advantage Plans use closed networks)
- Protection from stringent treatment authorization guidelines from some plans. (Medicare Advantage Prior Authorization Denial rates ranges from 4.2% to 13%)
- Limited access to medications through Step Therapy protocols (Medicare Advantage plans are able to require enrollees to fail a less expensive or preferred medication before covering a medication requested by the treating physician)
- Restrictive access to medications. (Each plan has its own formulary, which determines which drugs are covered and at what cost-sharing level)
- The potential of being trapped in Medicare Advantage if pre-existing conditions jeopardize a Senior's access to supplemental insurance when attempting to return to Traditional Medicare

Physicians Standing with Patients to Help You Make Informed Decisions

As of 2025, **Florida has 613 licensed Medicare Advantage Plans**, offered by **30 different companies**, making it almost impossible for seniors to navigate this landscape effectively and select which plan will perform best for their individual needs.



The rankings contained in this guide were provided directly from **physicians across the state that work with Medicare Advantage companies** on a daily basis in an effort to provide quality and timely care for their patients.

The guide focuses on the most common barriers our patients face when utilizing a Medicare Advantage plan including: **Network Adequacy**; **Prior Authorization**; **Drug Formularies**; and **Step Therapy**.

Finally, it provides data on the stark reality for seniors considering leaving traditional Medicare and potentially **exposing themselves to underwriting requirements for Medicare Supplemental Insurance** if they decide to return at a later date.

Help Our Physicians Guide Your Insurance Decision Making

As physicians, we recognize Seniors are often looking for more when it comes to getting the most out of their health. We also know you have worked a lifetime to make sure you have access to timely and quality health care in your golden years.

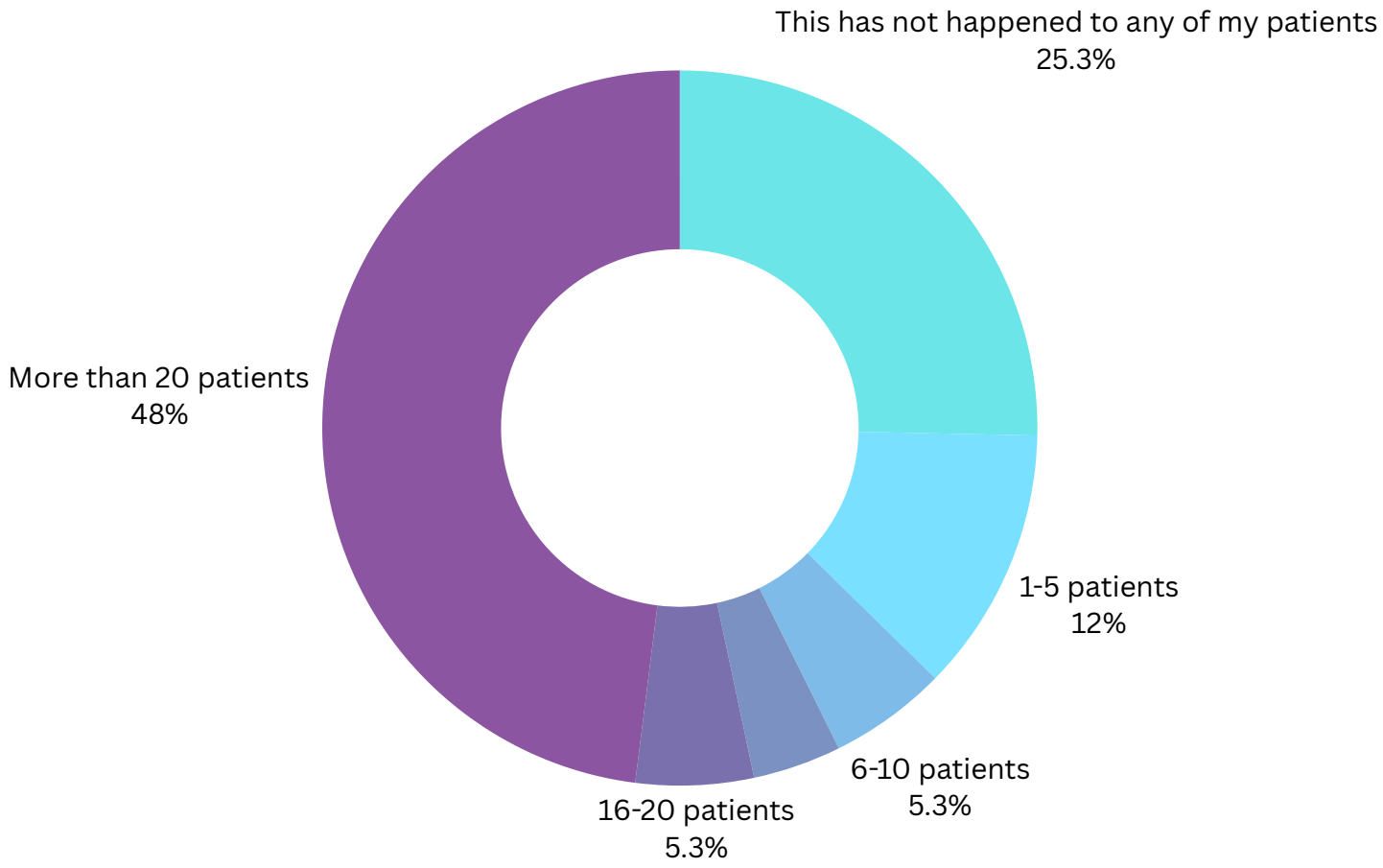
As your trusted partner in your health, we urge you to carefully consider whether Medicare Advantage will truly be beneficial to you. And if you make the decision to leave Medicare, please consider using our guide on Medicare Advantage plan performance carefully.

Your health depends on it.

Impact of Pre-Existing Conditions on Returning to Traditional Medicare

Question we posed to our participating physicians:

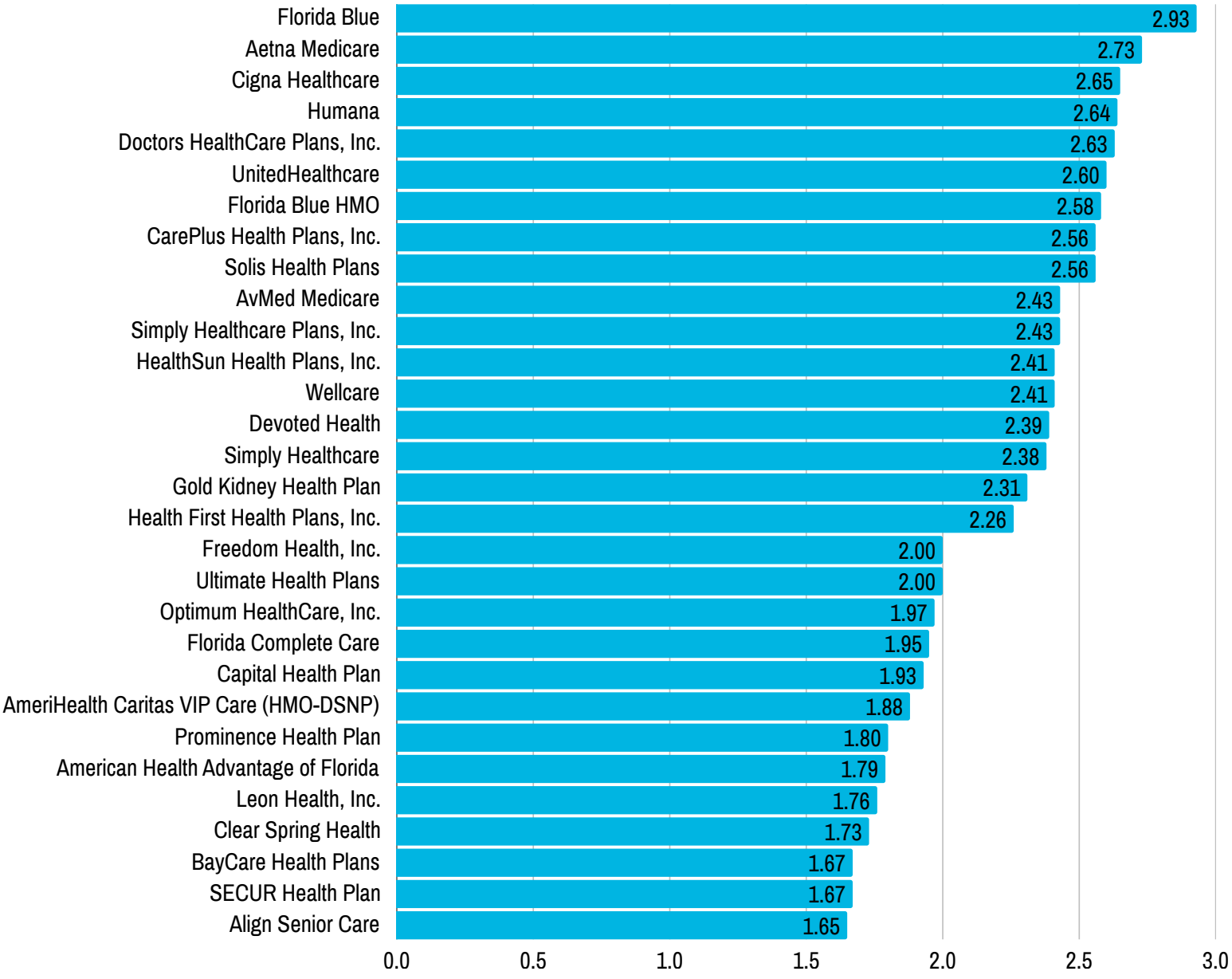
How many of your patients have been trapped in Medicare Advantage plans when their pre-existing conditions are discovered during underwriting for supplemental coverage thereby preventing their ability to return to traditional Medicare?



Network Adequacy Ratings

Question we posed to our participating physicians.

Please rate the adequacy of the physician network including access to primary care and specialists, for each of the following insurance companies that operate Medicare Advantage Plans in Florida:

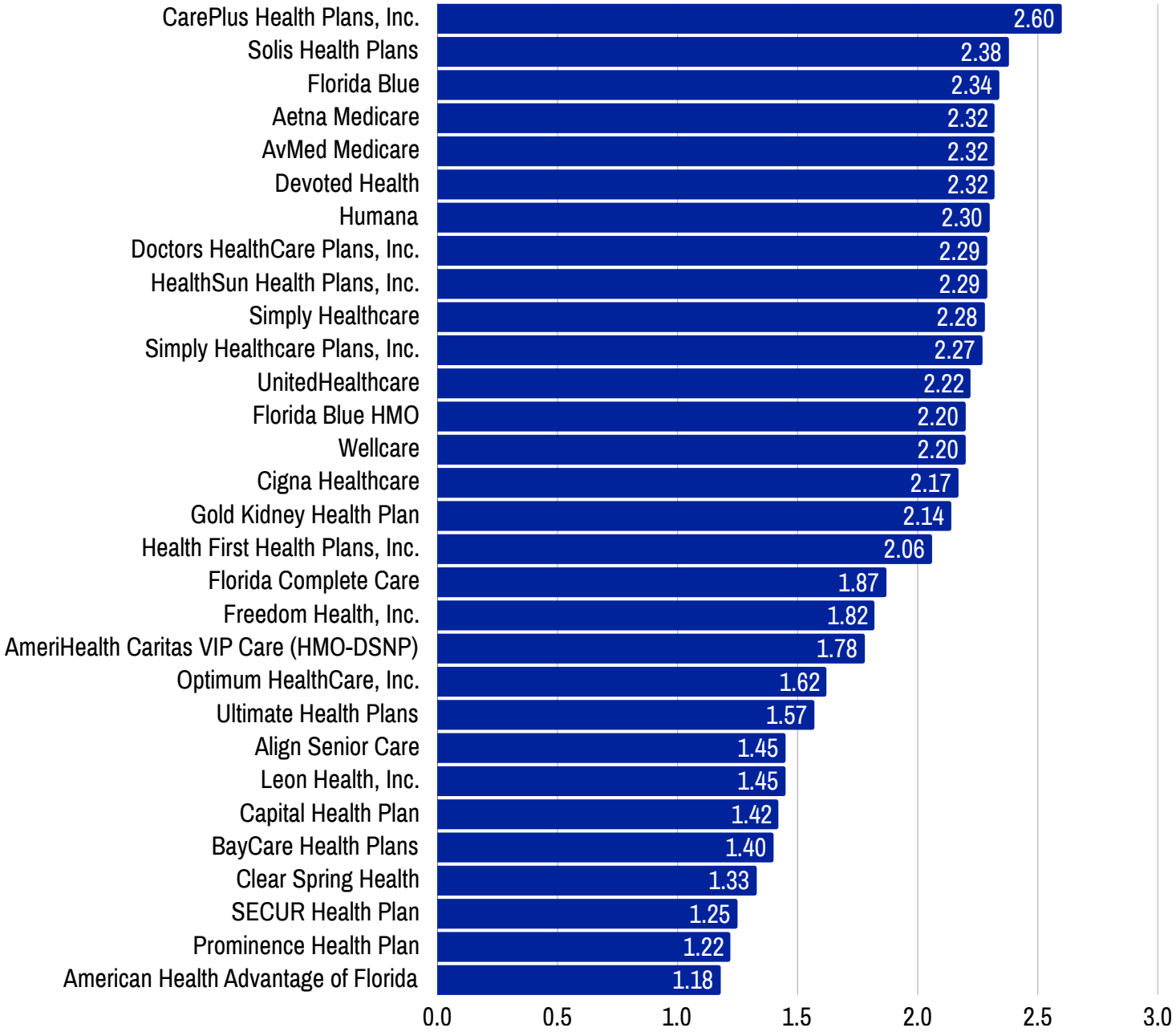


(5 Stars being the least negative impact on patient care, and 1 Star being the most negative impact on patient care)

Prior Authorization Ratings

Question we posed to our participating physicians.

Please rate the impact of prior authorization policies and procedures in terms of the frequency of treatment delays and denials for each of the following insurance companies that operate Medicare Advantage Plans in Florida:

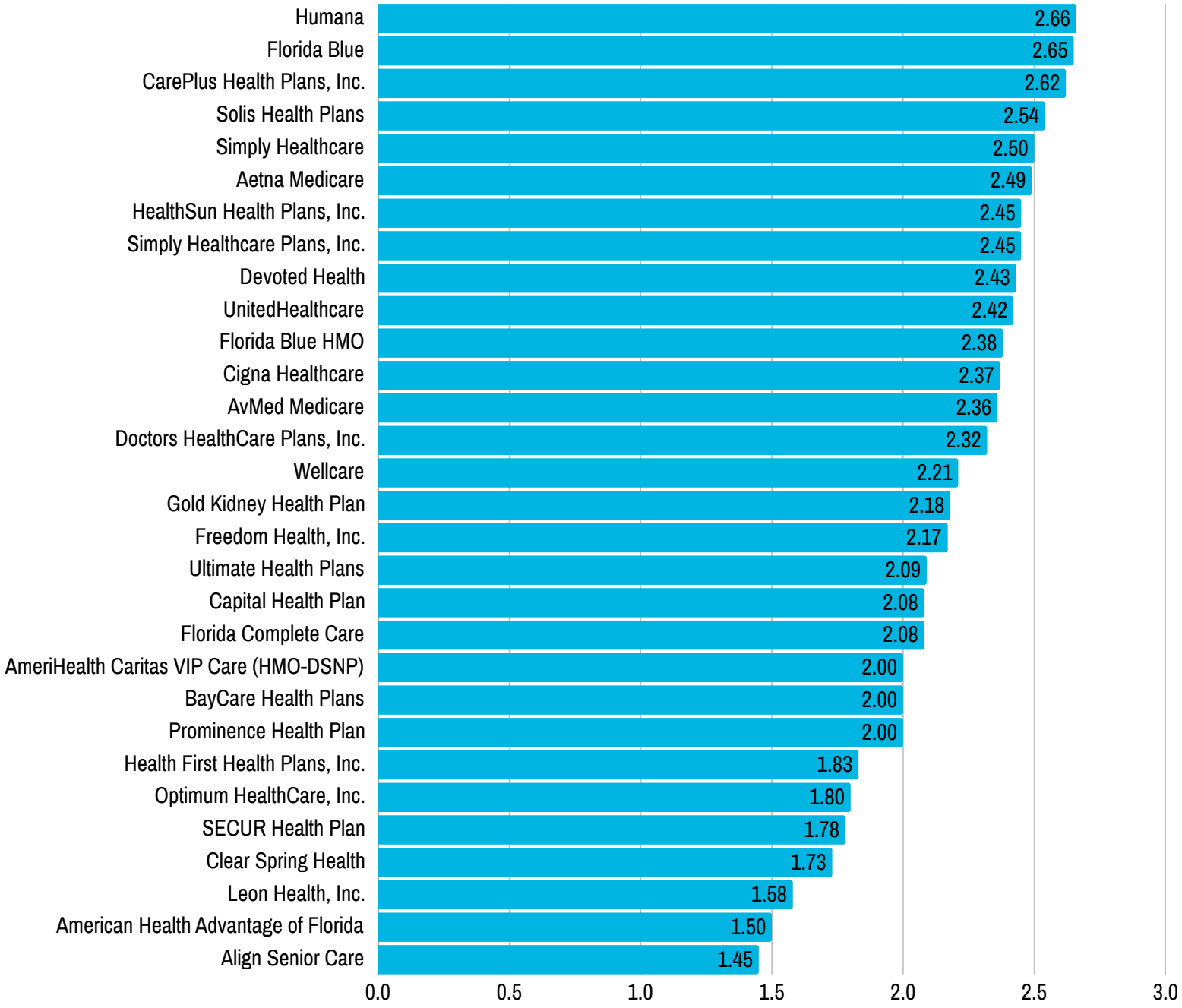


(5 Stars being the least negative impact on patient care, and 1 Star being the most negative impact on patient care)

Drug Formulary Ratings

Question we posed to our participating physicians.

Please rate the impact of drug formularies and the frequency of patients having difficulty with the affordability or availability of prescriptions due to restrictive formularies for each of the following insurance companies that operate Medicare Advantage Plans in Florida:

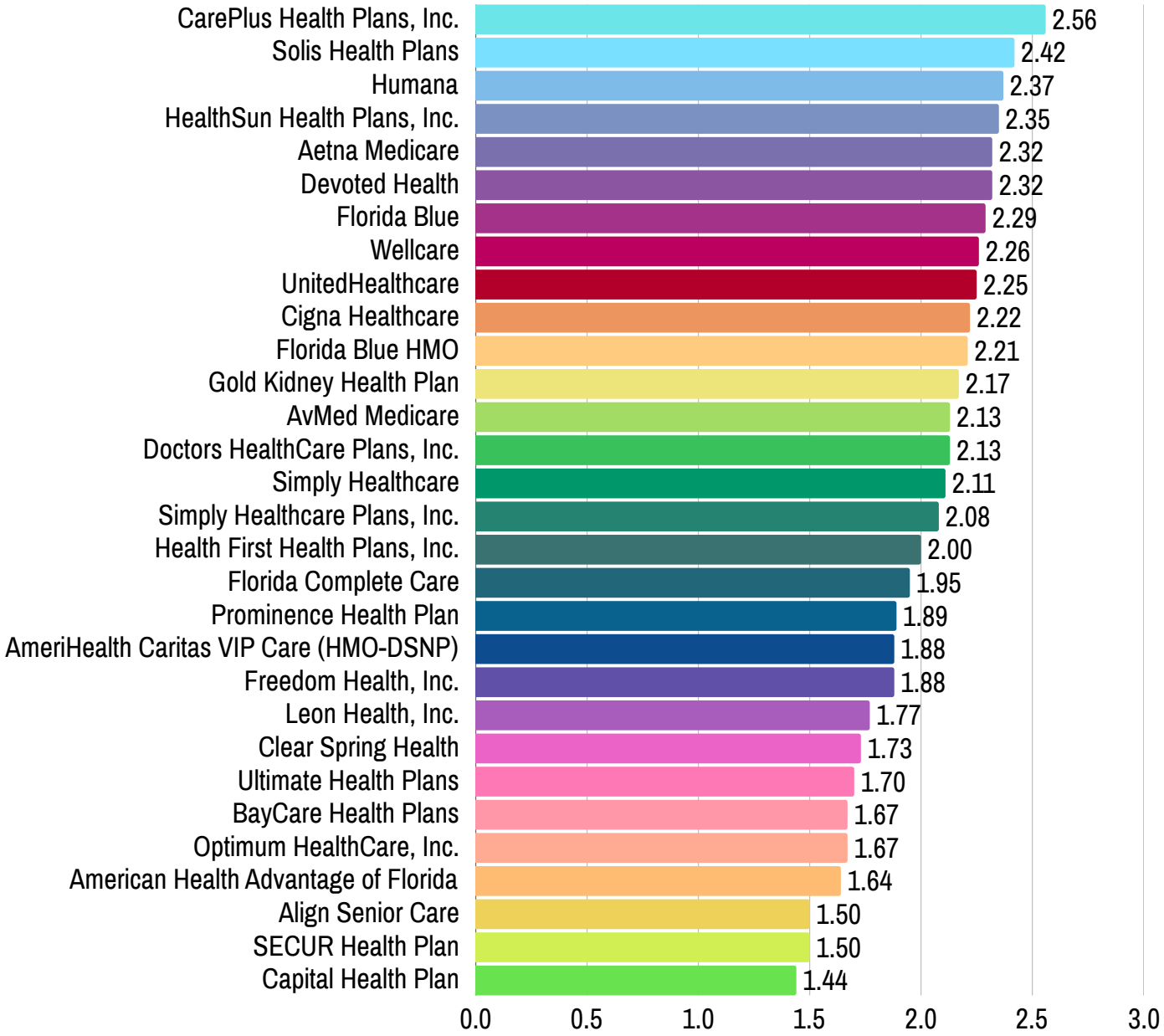


(5 Stars being the least negative impact on patient care, and 1 Star being the most negative impact on patient care)

Step Therapy Protocol Ratings

Question we posed to our participating physicians.

Please rate the impact of step therapy protocols on access to prescription medications and the frequency of denials or adjusted therapy regimens for each of the following insurance companies that operate Medicare Advantage Plans in Florida:



(5 Stars being the least negative impact on patient care, and 1 Star being the most negative impact on patient care)

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MISSION STATEMENT

The Physicians Society of Central Florida is a leader in the region dedicated to promoting high quality medical care and the value of physician services through education, collaboration, clinical excellence, transparency, and the design of a fair and competitive healthcare marketplace.

VISION STATEMENT

The Physicians Society of Central Florida will unify the physician community throughout the region to advocate for patients and for the quality and sustainability of the practice of medicine.



Physicians Society of Central Florida

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MAKE INFORMED DECISIONS

TRADITIONAL MEDICARE VS. MEDICARE ADVANTAGE?

Let Physicians Guide Your Insurance Decision Making



The Physicians Society of Central Florida is pleased to launch the ***2026 Physician Guide for Patients Selecting Medicare Advantage Plans***. With over 613 licensed Medicare Advantage Plans in Florida, offered by 30 different companies, it is difficult for seniors to navigate this landscape effectively and select which plan will perform best for their individual healthcare needs.

The data included in this report was gathered through a survey of physicians from select counties across Florida. The goal of the report is to provide actionable information to seniors when deciding whether to forgo the protections provided by Traditional Medicare versus the benefits marketed to them by commercial Medicare Advantage Plans.

The report focuses on key factors that may impact access to care including: **Network Adequacy, Prior Authorization, Drug Formularies; Step Therapy protocols**, and the prospect of getting stuck in Medicare Advantage if pre-existing conditions make them ineligible to secure supplemental insurance when rejoining traditional Medicare.

EXPLORE THE 2026 PHYSICIAN GUIDE FOR PATIENTS SELECTING MEDICARE ADVANTAGE PLANS

pscfl.org/MedicareAdvantageGuide