

Medicare And Medicare Supplement Insurance: Simple Steps To Help

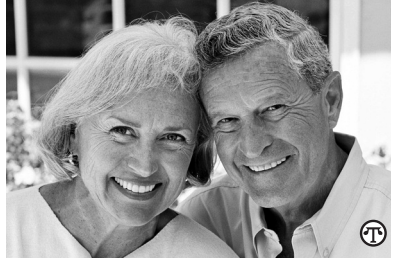
(NAPSA)—When retirement starts knocking on your door, make sure you have a plan in place before you open it—you especially need to plan when it comes to your health care.

For people approaching retirement, the cost of health care tends to be a weighty concern. The high cost of health care makes some sort of coverage a necessity. Millions of Americans age 65 and older rely on Medicare to provide that coverage. However, even with Medicare, there's a potential for high out-of-pocket costs.

That's why many Medicare enrollees will also choose a Medicare supplement insurance policy, according to Mutual of Omaha's Dan Kresha.

"Medicare supplement insurance is designed to work hand in hand with Medicare coverage, covering expenses not paid for by Medicare, including deductibles and co-insurance," Kresha explained. "It offers some predictability in health care costs, which is often a plus for those concerned with making their retirement savings last."

The best time to purchase a Medicare supplement insurance policy is during your open enrollment period, which lasts for six months beginning on the first day of the month in which you turn 65 and are enrolled in Medicare Part B. During the open enrollment period, an insurance company cannot deny you coverage or place restrictions on your coverage due to your health.



Many Medicare enrollees think it's a healthy idea to get Medicare supplement insurance.

Choosing the right Medicare supplement plan can often be overwhelming. "The key to making the best decision is making an informed decision," said Kresha.

Kresha offers some tips to help individuals considering Medicare supplement insurance:

- **Understand Medicare.** Find out what it does and does not cover. A good resource is medicare.gov.

- **Choose a plan with the best fit.** Determine which Medicare supplement plan best meets your needs based on your health and financial situation.

- **Select the best company.** Check the reputation of the company, its financial stability and the level of service offered.

Finally, Kresha advises, don't underestimate the value that an insurance representative can offer in your planning. Look for an agent willing to answer your questions and help you understand and determine your needs.

For more information, visit www.mutualofomaha.com.