

Medicare And You

The Tricks And The Trade-offs

(NAPSA)—When it comes to managing health care costs, the more you know, the more you may be able to save. That's one reason it can be a pretty healthy idea to learn all you can about Medicare, especially in light of recent changes.

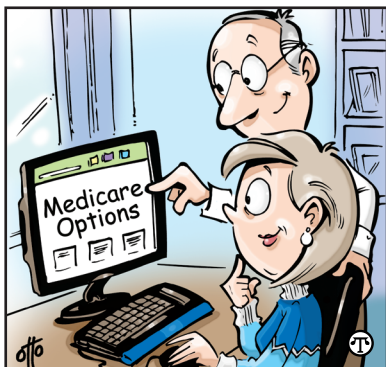
Here are a few facts and figures you may care to contemplate:

- Medicare changes each year and you need to review and make sure your coverage is up to date with your health and budget needs.

- Many private-sector insurance plans offer coverage that's equal to or even beyond what Medicare provides. These include Medicare Advantage plans (Part C), such as HMOs and PPOs; Medicare Supplemental Insurance (known as Medigap) plans, which cover many of the expenses that traditional Medicare doesn't cover; and Medicare Part D coverage, the Prescription Drug benefit program, that is in Medicare itself or available at various levels of coverage and cost via private insurers.

- There are "tricks to the trade-offs." Traditional Medicare is accepted by many participating (though not all) physicians and hospitals across the country. With access to a broader network of doctors and hospitals, however, you "trade off" that access for higher co-pays and premiums.

That's why many consumers purchase Medigap insurance—to cover the cost of services that Medicare doesn't cover in full. Medicare Advantage Plans (Part C) can reduce your out-of-pocket costs and premiums in certain cases. Their coverage and benefits are the same as traditional Medicare and you'll likely pay less in out-of-pocket costs. You may not, however, have as broad a network of doctors and hospitals as you might in traditional Medicare.



A recent Nielsen survey showed more than 8 million older Americans research health care information for themselves online.

- If you're not sure which plan is right for you, it can be a good idea to start your research soon. For most people, Medicare enrollment for 2011 begins November 15 and ends December 31, 2010. Check with your doctors to see which plans they have contracts with for 2011.

One place to do so is at a unique new website called www.joppel.com. There, you and your family (or anyone who assists you with health decisions) can review Medicare options in the privacy of your own home and make an informed decision based on your health and budget needs for 2011.

Designed and built especially for Medicare consumers, Joppel is run by HealthCompare, one of the nation's leading benefits consulting firms and insurance brokerages.

Trained and licensed agents can help you navigate the site, answer questions on coverage and help you enroll in a plan. Call Monday through Friday, 6:00 a.m. through 5:00 p.m. Pacific Time, at 1-888-956-7735 or 7-1-1 for TTY users.