

## **Health Focus**

### **July 27, 2020**

#### **I'll be going on Medicare soon. I don't know much about it. Is Medicare good insurance coverage?**

While we often hear the complaints about Medicare, a recent survey showed that nearly 90% of Medicare enrollees are happy with their coverage and the care they receive. Your satisfaction will be determined in a large part by the Medicare coverage you select. Overall, I think you will find there is a lot to like about Medicare including:

#### **Preventive Care**

Whether you have Original Medicare or a Medicare Advantage plan, you will be covered for a long list of preventive care services, including immunizations, screenings, tests, and annual wellness visits with your physician. Many Medicare Advantage plans now include expanded coverage for telehealth services, transportation to medical appointments, home-maker services and an allowance for over the counter medications.

#### **Choice**

While original Medicare (Parts A and B) provides good basic coverage, it is not your only option. A Prescription Part D plan will add valuable coverage for your prescription needs at reasonable rates.

You may opt for a Medicare Advantage plan. Advantage Plans are offered by private insurance companies who contract with Medicare to provide all your Part A and Part B benefits. Most Medicare Advantage Plans offer additional benefits not covered by Original Medicare including prescription drug coverage, vision, dental and hearing care, to name a few.

#### **Affordability**

Medicare works to contain your costs.

- Medicare premiums tend to rise more slowly than private health plans because they are tied to inflation. Since 2013, private insurance premiums increased a little over 120%, while Part B premiums only increased by about 25%, or around \$30 a month.
- Those who want to limit unexpected medical costs can add a Medicare Supplement to Original Medicare. Medicare Supplements cover all costs not

covered by Original Medicare including co-payments, deductibles, and health care outside the U.S. (Medicare Supplements do not cover vision, dental or hearing coverage.)

- A Medicare Advantage plan can bundle your coverage for medical, hospital, vision, dental, hearing and more in one plan. There are a variety of plans for you to choose from. Unlike Original Medicare, Medicare Advantage plans have a maximum out-of-pocket cost which means you will never pay more than your plan maximum each year, no matter what your health care costs.

Learn the ins and outs of Medicare before you enroll in a plan. If you have questions, call or email me. I will help you find a plan that works for you. My email is [Lmutsko@mutskoinsurance.com](mailto:Lmutsko@mutskoinsurance.com) or call 440-255-5700.

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