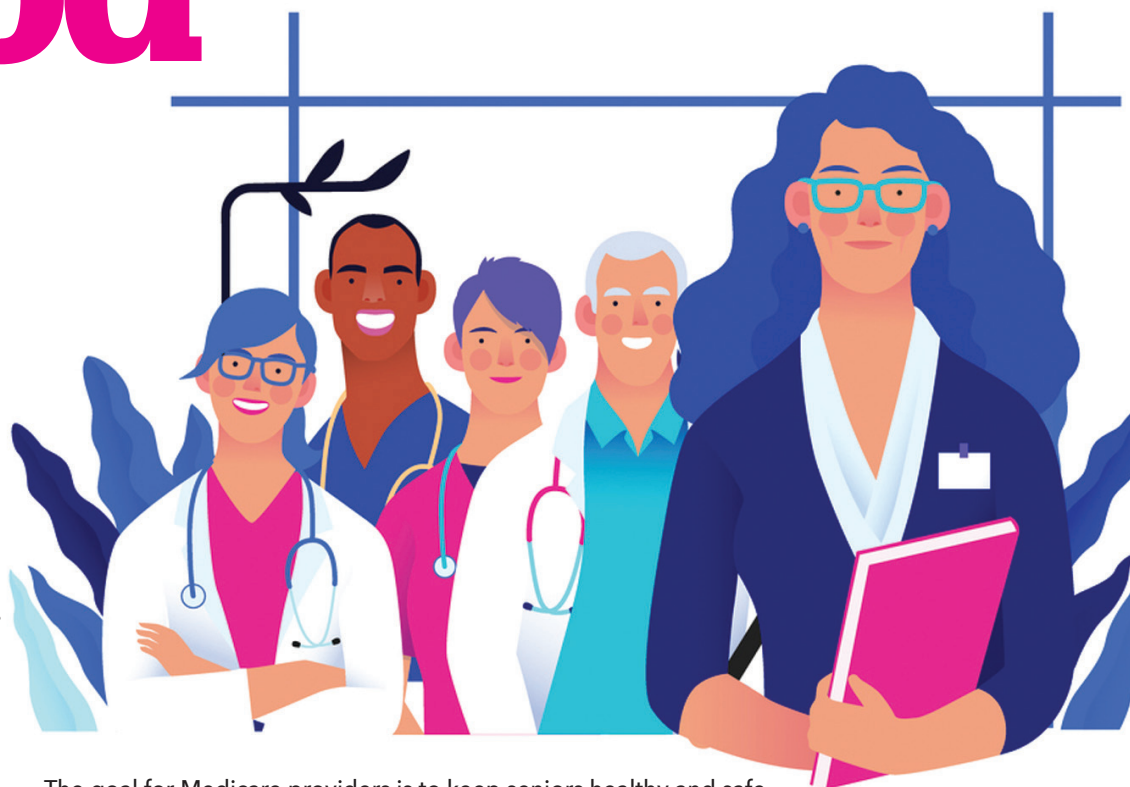


# Too Good to be True?

*Can you really get a Medicare Advantage plan for \$0? Donna Zachary, of Zachary & Associates can help provide the answer.*



The goal for Medicare providers is to keep seniors healthy and safe. That's why so many offer enhanced benefits like transportation and dental as well as coverage for over-the-counter medications.

*by Donna Zachary  
Zachary & Associates of Ohio*

**Y**ou watch the ads on television showing there are Medicare Advantage plans out there for \$0 per month with all sorts of benefits. How is this possible? What's the catch? How is it that your coverage when you are working for an employer or buying insurance on your own when under 65 can cost so much, including deductibles and copay, yet when you're on Medicare, there are plans that cover everything *and* the kitchen sink?

Medicare Advantage plans and how they are designed are overseen by CMS (Center for Medicare and Medicaid Services). Each year, the insurance carriers are given a "rulebook" called the Final Call Letter that is issued with the parameters for the upcoming calendar year for benefit levels, structure, network availability and more.

In 2018, the definition of "supplemental benefit" changed. There were studies that found the correlation between a person's

medical health and other factors. Here are some examples:

- If someone has diabetes and can't afford both to eat and take their medications, that person is more likely to develop serious health issues and be hospitalized more often.
  - There is a direct relationship between oral hygiene/dental health and cardiovascular issues.
  - Seniors are more prone to falling and having accidents when at home.
- This change in the definition of supplemental benefits allowed the carriers



**Donna Zachary, of Zachary & Associates,** has spent hours becoming familiar with all the current Medicare plans and can do a review to help you choose the one that best fits your needs.

to start offering benefits that would prevent these things from happening. One of their objectives is to prevent medical issues from arising and to keep seniors healthy. So, in the fall of 2018, beneficiaries started seeing the introduction of more enhanced benefits for dental and coverage for items that you could find at the drug stores like vitamins, bandages, toothbrushes and pain relievers. Some plans even offered coverage for transportation to and from medical appointments as many seniors couldn't drive or were having procedures but had no one to drive them.

As the seniors took advantage of these new benefits and more studies were published showing positive outcomes, the popularity of these benefits has become a cornerstone to the benefits offered by Medicare Advantage plans. Please keep in mind that the carriers can change the benefits offered annually and they can differ by product. Some of these plans have little to no premium and can have copays and co-insurance on other benefits offered on these plans.

It is important to review your medical and prescription coverage annually to see what the best fit is for your personal situation. Each person's needs vary. This is

why seniors looking for help should speak with an insurance agent who is required to take many hours of annual training. Please call me for a free consultation.

**“ It is important to review your medical and prescription coverage annually to see what the best fit is for your personal situation. ”**

*As a licensed Medicare broker with Zachary & Associates, Donna Zachary has over 30 years' experience specializing in the senior market, providing Medicare supplements, Medicare advantage part C, part D, Hospital indemnity, Dental, Vision, Cancer, Life & Travel insurance. Donna strives to provide each client with the right coverage, at the right price, for the right reason. For more information, call Donna M. Zachary at 216-410-1034 or visit DonnaZachary.com.*