Which Medicare Option is Right for You?

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As a senior, you know that every year you need to spend some time looking at next year's Medicare D drug plans.

Not only do you have the ability to change plans every year, but the companies that offer the plans (there are actually over 20 of them in effect in 2020) can and do change them every year, so the same plan that is priced right and covers all your prescriptions this year may be totally different next year.

This year, though, since you probably have more time on your hands given COVID-19, take the time to look at the options for the rest of your Medicare coverage. The vast majority of seniors in Massachusetts still enroll in what I will call the "traditional" Medicare package. They are on Medicare A (hospital in-patient, short-term rehab in nursing homes, hospice and a few other things) and Medicare B (doctors and pretty much everything else) and then buy a Medicare Supplement policy that covers the various deductibles and co-pays that traditional Medicare does not cover. Many people in Massachusetts never get beyond those options. That Medicare Supplemental policy, plus the Medicare B deductible, can add up to a big monthly insurance bill.

In most other states, seniors have taken advantage of their other option, or options for care: Medicare C, often called Medicare Advantage plans. These plans encourage private insurers to develop insurance packages that improve upon Medicare, as long as the packages provide the same level of care and prices, or better than Medicare A and B. These plans typically start off by matching the cost of your Medicare B deductible and your Medical Supplemental costs, then add additional benefits. Plans may provide for medical or dental benefits, additional checkups, health clubs

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memberships, and incentives for staying healthy. They also typically will include a Medicare D drug benefit. In other words, these plans offer variety and may save you money.

Over one-third of seniors nationally have opted to replace their traditional Medicare package with a Medicare Advantage plan. Like the Medicare D plans, your Medicare Advantage plan can be changed every year so you can regularly tailor your plan to meet your changing medical needs. You can also switch back to the traditional Medicare package, if you find you are not happy with Medicare Advantage. Remember, you may only be able to switch at certain times of the year.

To learn more about your options, call your senior center and ask to talk to the SHINE counselor. Medicare's open enrollment period will run from October 15th until December 7th. I am also available should you have any questions or would like more information; please feel free to contact me at (508) 860-1470 or abergeron@mirickoconnell.com. Visit Frank and Mary's YouTube channel, www.youtube.com/elderlawfrankandmary and your local cable station during COVID-19, for my virtual elder law educational seminars, as well as, Frank and Mary's weekly local cable TV shows, where my co-hosts and I address many common issues facing seniors and the resources available during the pandemic.

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