

Walking through the Medicare maze

By Sue Stafford
Correspondent

It's that time of year again. Medicare Open Enrollment is October 15 – December 7. Those who are turning 65, or have previously enrolled in Medicare programs, will find their mail boxes and email boxes crammed with offers for Medicare Advantage plans, supplemental or Medigap plans, and Part D plans.

What does it all mean?

If you are new to the world of Medicare, it can look like a confusing, challenging morass into which you'd rather not step. But take heart. There's lots of good help out there, mostly free of charge, to help you find the most appropriate and affordable plans for you, either initially or when reviewing your plans to discover what is changing (and changes there are, almost annually).

Linda Alldredge of Country Financial in Sisters offers a free service to those needing assistance making heads or tails of their choices.

"They're going to be overwhelmed with paperwork and won't be able to make sense of it all," she said.

For those who have already run the gauntlet in previous years and are satisfied with their choices,

“They’re going to be overwhelmed with paperwork and won’t be able to make sense of it all.”
– Linda Alldredge

Alldredge offered, “At the end of the day, if they are satisfied with what they chose, they don’t have to do anything, and their coverage will continue uninterrupted.”

However, because components of plans or health conditions change, it's a good idea to review your coverage and make sure it still fits your health needs. Alldredge likes to help first-timers, so they get it right from the start.

“Spend time to get it right. That saves a lot of headaches on down the road,” she said.

Let's take a look at all the options from which to choose.

Medicare Part A: While you are earning a paycheck, your Medicare payroll tax goes toward Part A, so once on Medicare there is no premium for Part A (unless you didn't pay the payroll tax, then you have a premium). Part A covers an inpatient stay in a hospital, nursing facility, and hospice care. If you are unable to get to a facility, in-home care will be paid for.

Medicare Part B: Services covered include outpatient and physician services, labs, and wellness services. It is the most-used part of Medicare. You have to pay a premium and can have it automatically deducted from your Social Security check. Part B is



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important to have unless you are still covered by employer-paid insurance. The premium depends on adjusted gross income. To find the current amount for Part B go online to Medicare.gov.

Original Medicare (Parts A and B) by itself does not limit (put a cap on) your financial exposure. Large medical costs could create financial hardship.

Part C (Medical Advantage plans HMO, PPO): This is not enhanced Medicare, even

though it is often referred to as that. It replaces Original Medicare and is offered by private insurance companies. You pay a monthly premium, although some company's offer zero monthly premiums. The plan may or may not offer additional coverage for vision, dental, transportation, and other incidentals. Your financial exposure is capped. Costs and all features can change every year. Some

See **MEDICARE** on page 15

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