

Beware of the Barrage of Medicare Insurance TV Advertisements

By Mary Ellen McMahon, CDMM, CSA

Does this sound familiar to you? Your parent has great medical insurance coverage. Perhaps they have original Medicare, secondary insurance and a separate Medicare D drug plan. Your parent is watching TV and sees a constant barrage of TV ads for medical insurance. "Get what you are entitled to" or "Don't miss out on all kinds of extra benefits such as hearing, dental and vision." The ad makes it sound like you are missing out on something fabulous.

So, they call up the number on the TV and enroll in a Medicare C private plan. Here's what you need to know:

These ads are for private plans offered in your state. They are not "Original Medicare." Careful review needs to be done before changing plans. These are called Medicare part C plans and they combine medical and drug coverage. Enrolling in one of these plans will kick you out of "Original Medicare" and your secondary coverage provider and your current drug plan. You will most likely need to see the doctors in that particular plan or your services will be processed as "out-of-network" thereby providing a reduced coverage benefit. You may need to get referrals before you have any procedures done. You need to review the costs, the coverage and the hospital choices. Even when going to an out-of-network hospital for an emergency and having emergency surgery (emergencies are supposed to be covered), your insurer may say you were then stabilized enough in the hospital to be transferred to an in-network hospital for surgery. The insurer can then refuse to cover the surgery.



The extra benefits, such as dental benefits, are usually basic coverage and do not cover the extensive dental work most older individuals need.

However, in some cases it can make sense to switch to a specialized Medicare C special needs plan if you are suffering from a particular condition. These plans may cover more costs associated with your particular condition, provide you with a case worker and give you better pricing on the drugs associated with your condition. Again, a careful review should be performed. You can call Medicare and have an agent assist you for no cost and direct you to find the proper information.

The Medicare C plans may offer low or zero premiums and that can be enticing if you are on a budget. Currently the premiums for Original Medicare, Supplemental insurance and Part D drug plans are on the rise. In addition, be aware of something called IRMAA (income related monthly adjustment amount). Depending on your modified adjusted gross income (MAGI) from your income tax returns two years

prior, you may be charged an additional premium. The MAGI from that two years prior tax return may not be indicative of current or future income. If you have had a loss of income, divorce or suffered the death of a spouse, that life changing event may mean that past income has skewed the calculation of the IRMAA. You can file for a redetermination of your IRMAA on Form SSA-44.

Assuming you called in response to the TV ads and then realized that a Medicare C plan is not advantageous for your situation, you can switch back to Original Medicare. But you don't automatically get back into your secondary provider. You will have to re-apply and undergo a medical questionnaire and/or screening. Don't forget you will also need to sign back up for a Medicare D prescription drug plan.

If you forget you have enrolled by calling the number on the TV and then call up a week later and enroll again in a completely different plan, then you will have to spend a lot of time to get back to your original coverage. Even if you call up and cancel the first Medicare C plan, when you call to cancel the second Medicare C plan your coverage will automatically revert back to the immediately preceding plan which will be the first Medicare C plan that was just cancelled. Does all of this sound confusing? It certainly does.

So, please BEWARE and warn your parents not to call up and change plans unless there is a careful review of the benefits.



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