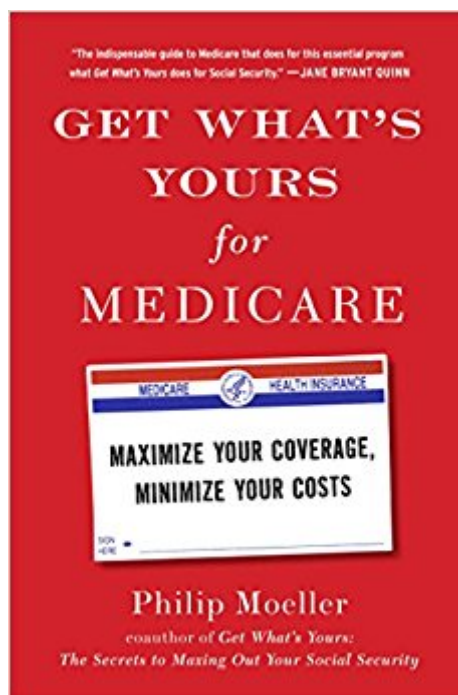




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# Get What's Yours For Medicare: Maximize Your Coverage, Minimize Your Costs (The Get What's Yours Series)



## Synopsis

A coauthor of the New York Times bestselling guide to Social Security *Get What's Yours* authors an essential companion to explain Medicare, the nation's other major benefit for older Americans. Learn how to maximize your health coverage and save money. Social Security provides the bulk of most retirees' income and Medicare guarantees them affordable health insurance. But few people know what Medicare covers and what it doesn't, what it costs, and when to sign up. Nor do they understand which parts of Medicare are provided by the government and how these work with private insurance plans • Medicare Advantage, drug insurance, and Medicare supplement insurance. Do you understand Medicare's parts A, B, C, D? Which Part D drug plan is right and how do you decide? Which is better, Medigap or Medicare Advantage? What do you do if Medicare denies payment for a procedure that your doctor says you need? How do you navigate the appeals process for denied claims? If you're still working or have a retiree health plan, how do those benefits work with Medicare? Do you know about the annual enrollment period for Medicare, or about lifetime penalties for late enrollment, or any number of other key Medicare rules? Health costs are the biggest unknown expense for older Americans, who are turning sixty-five at the rate of 10,000 a day. Understanding and navigating Medicare is the best way to save health care dollars and use them wisely. In *Get What's Yours for Medicare*, retirement expert Philip Moeller explains how to understand all these important choices and make the right decisions for your health and wealth now • and for the future.

## Book Information

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## Customer Reviews

“The indispensable guide to Medicare that does for this essential program what *Get What’s Yours* does for Social Security.” (Jane Bryant Quinn, author of *How to Make Your Money Last* and *Making the Most of Your Money Now*) “Medicare, like Social Security, has become ridiculously complicated. Which makes a new book about the health-insurance program all the more valuable. . . . [*Get What’s Yours for Medicare*] should be required reading for everyone approaching age 65.” (Glenn Ruffenach *The Wall Street Journal*) “Phil Moeller is my pick as travel guide for smarties who had no idea how many potholes we could encounter in the back roads and highways of elder care.” (Ellen Goodman)

Journalist Philip Moeller writes about retirement for *Money* and authors the *Ask Phil Medicare* column for PBS. He also is a Research Fellow at the Center on Aging & Work at Boston College and the founder of *Insure.com*, a leading site for insurance information.

From those wonderful people who brought you *Get What’s Yours For Social Security*, (see my review) comes the companion volume on Medicare. Social Security handles Medicare registration, which sadly does not simplify the process, and often complicates it as we start those programs at different ages. The bizarre healthcare system, which is the biggest cause of personal bankruptcy in the USA, is not simplified by the act of turning 65 or retiring. The games just change. Hence the screaming need for this book. New games. New hurdles. New penalties. We all need to know what we’re getting into, and precious few of us do. Philip Moeller has plumbed the depths for us, and he’s not happy about all the entanglements he found. Here are some samples:-Medicare Part B has a 20% copay that is never satisfied. Patients with multiple appointments and procedures continually pay 20%. And 20% these days can bankrupt you by itself.-Only 25% purchase Medigap insurance to cover the copays.-COBRA does not delay the need to sign up for Medicare- Health Savings Account contributions must cease six months prior to Medicare enrollment-Although Social Security will send money anywhere in the world, Medicare is only available in the USA-The penalty for late registration of Part D (drugs) is 1% per month you are late added to all your monthly payments for life.-On the other hand, if you take no drugs, you save nearly \$1000 a year in the premiums and deductibles of Part D

coverage.-Unlike original Medicare, private Medicare Advantage plans usually end at the state line. They are the same sort of network HMO plans we despise, and that many can't wait to abandon for Medicare. But they are subsidized by Medicare (\$10,000 per person) and so have smaller premiums than Medicare.-Even if they've dropped a drug from the formulary, plans are supposed to provide transitional fulfillment, and/or your doctor can apply for a continued supply.-All Part D plans provide free Meds Therapy Management for those with multiple conditions and prescriptions. This can help prevent meds battling each other or causing unintended new conditions.-If a provider tells you in advance you are not covered, you must ask them to file a claim with Medicare anyway. That puts you in the appeals process. If they don't apply, you have nothing to appeal.-Only 1% of appeals come from beneficiaries. 99% come from providers. There is a separate track for beneficiaries that takes them to the head of the line. The endnotes in *Get What's Yours for Medicare* are much more valuable than usual. They include deep links to the specific webpage where the form or information is available, stats that show how many people choose what plans, how much they spend and so on. They are a valuable tool themselves. There isn't a person in the world who has a complete understanding of Medicare. This book is critical to having an overview of the paths, the pitfalls, and the misconceptions about the program. And fortunately, it is easy and engaging reading. David Wineberg

Informative... helpful as Medicare is a mess to navigate... so great info to keep you ahead of the game. (Not in the book, but my advice.. see your doctors within the year you will begin Medicare. Make sure they will take it. And if you haven't had an actual appt. get one before you start Medicare. If you haven't seen a particular doctor within 3 years you are considered a "new" patient. And most of the doctors will not take new Medicare patients!!). Good luck

There is more complexity to making the right decisions than one might think. Lots of references for further, individualized research.

I bought this book for my husband. He has gotten so much correct info from it. He said, the information in this book by far, has been the most complete yet. If you are confused and not sure if the info you are getting is enough or right on, this is the book for you.

~

Got book for husband who starts Medicare in February. He swore the book was a ton of help. He was able to make more informed decisions.

I learned more about Medicare in this one book than I learned through my five years of searching for info online

No one in Medicare should be without this book. A must for navigating the Medicare jungle.

Excellent book with so much information about Medicare. If Medicare is on your horizon don't miss reading this. There is much more to it than you might think.

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