

This has nothing to do with computers, but I've turned 65 this month and after 2 years of worry I've finally made my medicare decision. With all the research and struggle I've discovered some things that might be helpful to someone else so I'm writing about them here, especially with the unusual supplement plan I decided to go with. You would think insurance would be easy, but it's like you have to become an insurance expert to make a good choice. Plus it's hard or impossible to change your mind later, depending on your health.

Pretty much every person I talked with, especially insurance agents told me something different. The big choice is between going with original medicare plus a supplement OR going with an advantage plan, which are the ones advertised on TV. There are benefits of both, but to me original medicare along with a supplement offers better protection if something big happens. The only down side is the cost.

In the end I did go with original medicare plus a unusual supplement that's only been around for a couple of years. It's called a high deductible supplement. Original medicare parts A and B cover about 80% of your bills BUT has no maximum cap. That means your expenses could go on forever if something big happens. This high deductible plan puts a yearly cap of about \$2400 dollars on your bills. That means you pay your normal medicare co-pays and 80% as you go to the doctor. If something big happens however, and your expenses add up to about \$2400 dollars for the current year, then the supplement kicks in and pays 100% after that. So for about \$60 dollars per month I've added a maximum cap to my medical bills. Prescription drugs are separate, so you'll need to purchase a separate plan for that. I'm not taking any drugs right now since I lost my weight, and I have VA drug coverage if ever needed, so I did not have to do this.

There are only two companies in Minnesota that offer this high deductible supplement plan. Blue Cross / Blue Shield for \$70.70 dollars a month, and Cigna for \$60.43 per month. The coverage is exactly the same, only the cost differs so I went with Cigna. Most agents will not offer the high deductible plan or even admit it exists, but you can call the company directly and sign up that way. Cigna 1-855-203-0647. Blue Cross 1-877-662-2583. Here are some more details I found out about medicare insurance:

- You have a period of time after your birth month to choose any plan without health questions.
- No matter what you still have to pay about \$148 dollars a month to medicare.
- Supplements offer better protection but are more expensive depending on what you get.
- Advantage plans sound great because they are cheap, but can be very costly if you get real sick.
- You can change from a supplement to an advantage plan later, but not the other way around.
- Advantage plans are confined to specific areas called networks, supplements are nation wide.
- With advantage plans you usually need a doctor's referral to see a specialist, supplements don't.
- Supplements travel with you in the US, advantage plans do not except for emergencies.
- Advantage plans usually include some drug coverage, supplements do not, that's extra.
- The VA has great insurance coverage for vets but may not cover everything if something big happens.
- Insurance agents generally push advantage plans because they make more money with them.