

How Complicated Can Medicare Be?

BY DWAYNE SCALES, MEDICARE INSURANCE SPECIALIST

It's Annual Enrollment Period time again and you just received a huge package in the mail containing your Annual Notice of Change. Now what? Understanding Medicare and its coverage should not be this hard.

One of the biggest secrets about all of those Medicare Advantage (MA) plans out there is, they all basically cover the same thing. In order to be a MA plan it has to cover the same services that Original Medicare covers. Now some plans may throw in a little vision coverage, maybe a little dental coverage, and it may provide you with a membership to a health club, but when it comes down to medical coverage, they all are generally the same, coverage wise.

When picking a Medicare Advantage plan, there are three very important things to consider. Where do you go, how often do you go, and how much do you want to pay when you go. It is just that simple. You can

be offered the greatest looking plan in the world but if you can't go to the doctors you want, the plan may not look so good after all.

With some doctors not taking new Medicare patients, or Original Medicare, and some doctors not accepting certain MA

plans, it is very easy to see how this can become very complicated. You have to ask yourself, what is more important to you? Do you keep your current insurance plan or do you keep your current doctor? The answer

may lie in which one is easier to replace. Now who wants to talk about HMO's vs PPO's? Well that's another complicated article for another time.



Dwayne L. Scales is a Medicare Insurance Specialist. He currently represents all Medicare Advantage plans with the exception of Kaiser. He works with individuals, clinics and HR administrators to help the Medicare population find the plan that fits their needs. To reach Dwayne, e-mail scales@teleport.com.

Faced with change? Make the change to UnitedHealthcare®.

Now is the time to be sure your current Medicare plan is still a good fit for you.

If your health needs have changed, or your current plan doesn't offer the benefits you're looking for, it may be time to switch to a UnitedHealthcare® Medicare Advantage plan.

Attend a UnitedHealthcare Medicare plan meeting to learn how to make the most of your Medicare.

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11/14/2016, 10 AM

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Don't wait. Medicare Open Enrollment ends December 7. Call me today.

Dwayne Scales

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