



# IS MEDICARE AILING YOU? HERE ARE 5 COMMON COMPLAINTS AND TIPS.

You've paid into Medicare for most of your life, and now it's time to benefit from all of that hard work! But making decisions about your health care options might seem like a job in itself. Read more for common Medicare complaints, and get tips to avoid the pitfalls during the upcoming Annual Enrollment Period.



# 1

## “MEDICARE HELPS COVER DOCTOR AND HOSPITAL BILLS, BUT NOT MY DRUGS.”

Original Medicare (Parts A and B) helps pay doctor and hospital expenses, but drug coverage often needs to be purchased separately through an added Medicare Part D Prescription Drug Plan (PDP). Medicare Advantage plans (Part C), offered through private insurance companies, combine hospital and medical coverage with additional benefits, such as dental coverage or fitness memberships, and may include a PDP.

## TIP

### Do the math.

Estimate your monthly cost (premium, copays, prescription costs etc.) and multiply that by 12 (months in a year) to determine what your yearly cost may be and how that fits your budget. You could elect to keep Original Medicare and purchase a separate drug plan, with its own monthly premium and prescription copays. You could also opt for a Medicare Advantage plan with a built-in prescription plan that includes some drug copays, but with no additional monthly premium. Many Medicare Advantage plans are available for a \$0 monthly premium.

# 2

## “MEDICARE ONLY COVERS THE BIG THINGS! WHAT ABOUT OTHER HEALTH AND WELLNESS BENEFITS?”

Medicare is great, but it was never intended to cover all costs. If you're looking for added benefits over and above what Original Medicare covers — dental, vision, hearing, fitness membership and prescription drug coverage — consider a Medicare Advantage plan.

## TIPS

### **Do your homework.**

When evaluating what kind of plan works for you, consider your lifestyle. If you're into fitness, you may want to find a plan that helps reimburse your gym membership. Be a savvy consumer and shop around. Some Medicare Advantage plans offer these benefits as part of coverage, while others just offer discounts for certain plan features.

### **Think “comprehensive.”**

When searching for additional plan benefits, look for “comprehensive coverage” plans. For instance, if you have ongoing dental issues, dig deeper into plan options because many Medicare Advantage plans offer full dental coverage, while some only offer preventive services and routine checkups. Ensure that the features of those plans help to cover services and prescriptions that are important to you.

# 3

## “I’M FEELING STRESSED ABOUT COORDINATING CARE AND MAKING SO MANY DECISIONS.”

You’re not alone. Whether it’s looking for a primary care physician, a specialist or scheduling appointments, many people are overwhelmed and without the basic support services they need to make sound decisions.

## TIPS

### **Start locally.**

Who better to ask than someone you already know or someone who knows you. Instead of turning to online sources for help, ask your local doctor for advice about what may work for you based on your health needs.

### **Cast a wide net.**

Look for reputable health systems with more than one stand-alone service or service provider. Network service providers can help coordinate care for you more seamlessly for a multitude of services.

### **Keep a lookout.**

Just imagine if your health care provider and your insurance provider worked together to manage your care. Large health systems may soon offer Medicare Advantage plans to make coordinating patient care easier on the patient. Look for these types of plans in your area as early as this fall.

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# 4 “I CAN’T KEEP TRACK OF ALL OF THE PAPERWORK!”

Bills, approvals and statements — oh my! Let’s be honest, the documents can be overwhelming. Insurance coverage and medical care still exist in separate worlds, which often leaves you as the sole navigator trying to stay on the right path to good health. How can you stay organized?

## TIPS

### **Get the tools.**

Until you’re able to get more coordinated care options locally, a few inexpensive purchases could be the key to more organization.

### **Medical records binder.**

Keep all of your records, prescriptions, bills and statements organized by date and tab with a medical records binder kit for the cost of around \$15.

### **Phone apps.**

If you’re a whiz with smart phones, check your app store and download a medical records organizer app to keep track of all of your documents securely and electronically.

# 5

## “I NEED ADVICE, BUT THERE’S NOWHERE TO TURN!”

Your doctor is there when you need medical help, and your insurance company is there after your appointment or care, but what about before all of that? If you’re trying to be proactive about your approach to health and wellness, you might find that you are your only advocate.

## TIPS

### **Knowledge is key.**

Start by knowing your health needs. Checkups, screenings and health history are important factors in determining a proactive approach to health. [Take this quiz](#) to see what you know about senior fitness.

### **Read up.**

[Visit our wellness library](#) for articles on preventive tests, immunizations, fitness and more.

### **Write it down.**

Keep a running list of questions to ask your doctor during your next appointment. Don’t be afraid to call your insurance provider to ask them detailed questions about what perks and coverage your current plan provides, so you can be ready when electing your next plan.