

[Guess who's turning 50?](#)



Medicare, the program that remains essential for many American's health and lifestyles, turns 50 this month.

On the positive side, pressure is mounting to amend the absurd rule that prevents the program from negotiating prescription drug prices with drug companies. On the negative side, consumers face a dizzying array of alphabet soup options for supplementing basic Medicare coverage and the program remains under attack in Congress.

Bonnie Burns, a national treasure because of her unique expertise and effective advocacy for senior citizens on insurance matters, partners with United Policyholders to educate regulators and consumers on the pros and cons of the various supplement options. Burns' basic advice to consumers when shopping for Medicare and Medigap plans:

"If you will turn 65 in the next six months, learn now how to enroll in Medicare on time to avoid late enrollment penalties and higher premium payments later, and start researching your options for supplementing Medicare coverage. You will also need to decide how you want to get your Medicare benefits," says Burns.

- You can get Medicare through the fee-for-service program or through a managed care program like an HMO or PPO known as a Medicare Advantage plan.
- Consider if you want additional coverage for Medicare’s deductibles and other out of pocket costs known as a Medigap policy. If you have current coverage you will want to know if it can convert to supplemental coverage that will cover those costs.
- Insurance agents sell Medigap policies and can enroll you in a Medicare Advantage plan. But before you buy anything from an insurance agent make sure you have all the facts you need to choose the right set of benefits for your situation and your pocketbook.

Visit the [federal Medicare website](#) for more information, and one of these non-profit groups that can help you get started.

- California Health Advocates (useful even if you don’t live in California)
- [Medicare Rights Center](#)
- [National Council on Aging, My Medicare Matters](#)

Some situations will require additional information and consideration:

- If you are low income you may be eligible for assistance with some of your Medicare costs.
- If you have medical coverage through your or a spouse’s current employment you may not need to sign up for Medicare right away.
- If you have retiree coverage through an employer you may not need additional coverage once you sign up for Medicare.
- If you get benefits through the V.A. you may still need to sign up for Medicare.

Your state’s federally funded SHIP program (State Health Insurance Assistance Program) can help. To find the one in your state visit www.shiptacenter.org

Choosing how to get your Medicare benefits has become much more complicated in recent years. Depending on where you live you may have many choices to consider or your choices may be very limited. Only basic information is covered here. We encourage you to get in touch with at least one non-profit organization that specializes in providing detailed information about Medicare, and the free SHIP in your state. Try to speak with someone who can help you but isn’t a sales person with a conflict of interest in giving advice.



To read past Tips of the Month, click [here](#). To suggest a future Tip of the Month, click [here](#) to submit your idea.

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