

## **What The Joe Namath Medicare TV Ads Don't Tell You**

The Joe Namath TV ads hawking Medicare Advantage Plans are alluring. A single phone call gets you a treasure trove of free benefits: rides to medical appointments, private home aides, doctors and nurses visits by telephone, home delivered meals, dental, vision, hearing and prescription drug coverage "all at no extra cost."

Never mind the Advantage Plan copays, the costs of the drugs, and the networks, that if you see a doctor not in an HMO Advantage Plan network, you have no coverage and pay full cost for medical services. If you have a PPO Advantage Plan network and see a doctor out of network, you pay more. For example, in one local PPO Advantage Plan a specialist that costs you \$30 in network costs \$70 out of network.

Never mind that Supplement plans, not mentioned in the ad, provide better coverage. For example, with the most popular Supplement, Plan G, if you had \$100,000 in medical bills, you would only pay the \$233 Part B deductible. With an Advantage Plan in this service area, aka county, you would pay up to what is called the maximum out of pocket which could be as high as \$7,550, and it resets each year. This is one of the extra costs not mentioned in the Joe Namath TV ad.

Supplements are more expensive than Advantage Plans. Some people don't want to pay the higher premiums, some people can't afford them, but consumers should be informed about Supplements as well as Advantage Plans. More so if someone just going on Medicare has an expensive medical condition that could cost that person hundreds of thousands of dollars.

An Advantage Plan might cost a beneficiary more long-term than a Supplement plan if that beneficiary began having expensive health problems like a cancer that took years to drive into remission.

Some Advantage Plan members who begin having expensive health problems as they age, learn they could get full coverage for their medical bills with a Supplement and try to sign up for one, but it's too late. The Supplement companies won't take them not wanting to pay for their higher medical costs. And these companies don't have to take them. But they do have to take everyone within six months after they get Medicare Part B, which is the optimal time to purchase a Supplement.

Joe also neglected to mention that usually not all those benefits he cited are available in a single Advantage Plan, and benefits vary from plan to plan and in different counties and states.

If you find a plan loaded with extra benefits, you may have a higher maximum out of pocket. It might be a restrictive HMO with no out of network coverage. You might be in a smaller network with less doctors to choose from, and your copays and drugs might cost you more.

The free dental, vision, and hearing benefits are not comprehensive. They are basic benefits limited in what they cover, though in some state or county there may be an Advantage Plan that offers more coverage for these benefits. However, to get better coverage for dental, vision, and hearing usually you have to purchase a standalone dental, vision, and hearing plan for a monthly premium.

When you call the convenient toll-free phone number on the ad, you might encounter a sales rep hungrier for the commission than in helping you find the best fit for your important health care needs.

If you want to see what Advantage Plan benefits are offered in Guilford County and find what might be the best fit for you, call the North Carolina's Department of Insurance's SHIP program for a cost-free,

objective look at Advantage Plans and their benefits. The local SHIP office number is 336-373-4816 Ext 253.