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FOR IMMEDIATE RELEASE

DATE: 19 Apr 2012  
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Maximize Your Health Dollars With Medicare Advantage Plans

If you don't mind being more involved with your health insurance and are efficiency minded then a Medicare Advantage health plan might be the way to go. **What are your health needs?** A person often knows what type of health care they currently need and what they will need in the coming year. You may know in advance about specific medical procedures that you may need therefore you can plan for it. For Example: If you will be having a surgery followed by physical therapy, you will want to look for an Advantage plan that has lower co-pays for hospital stay and rehabilitative and skilled nursing care. This type of plan usually comes with a higher monthly premium. When everything looks good and you are in good health and you feel you will not need any major and expensive medical procedures you can focus on an Advantage plan with lower monthly premiums.

Unfortunately, you can't plan for accidents or emergencies so you need to understand what level of **risk** you are comfortable with. If you aren't able to sleep at night because you are worrying so much about what will happen if there is an emergency, then a low premium plan or even any Medicare Advantage health plan may not be the best coverage option for you. You might feel more comfortable purchasing a Medicare Supplement. Supplements offer a greater level of coverage but they come at a higher price.

For most Medicare Advantage plans you can only enroll during the Annual Enrollment Period (Oct 15<sup>th</sup> – Dec. 7<sup>th</sup>) unless you are eligible for a Special Enrollment Period (SEP). One option now available is the "5-star" SEP. If a Medicare Advantage plan in your service area is rated 5 Stars, then this SEP will allow you to switch to that plan at any time during the year. This should give you some extra piece of mind if you decided to go with the lower premium advantage plan during the Annual Enrollment Period. This SEP can be used only once per year.

If you only like Medicare supplements but can't afford the monthly premium it would be very risky to have **only** Medicare A and B. You can limit that risk by enrolling in an Advantage plan. Some Advantage plans are available with zero "added" premium.

Remember to check each autumn to see how your plan will change for the next year. Checking which plan will best meet your health needs will assure that your health care dollars are well spent.

By: Sam Johnson  
*SHIP Medigap Insurance Counselor*