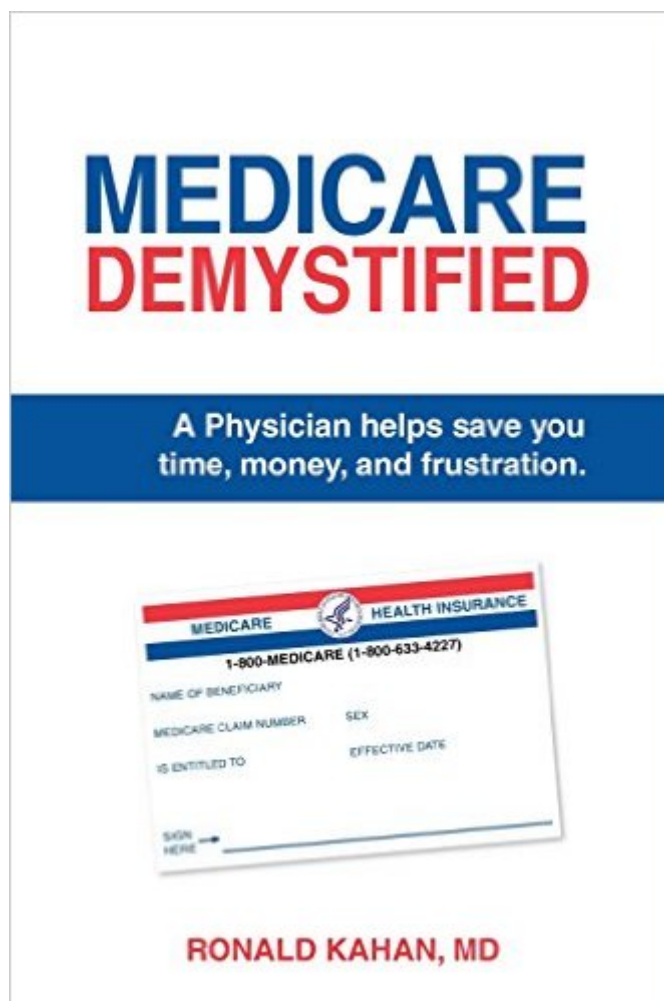


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# Medicare Demystified: A Physician Helps Save You Time, Money, And Frustration.



## Synopsis

If you are one of the millions of Americans who are turning sixty-five this year, or if that benchmark is drawing near, you're probably finding yourself faced with a lot of questions concerning your future and, in particular, your health care and how to afford it. Medicare is an insurance program unlike any you've encountered before. If you want to get the most out of your coverage and maximize the medical care system as a Medicare recipient, you have to fully understand your available options in order to select what's best for you as an individual. But, given the existing resources on the matter, this is something that's often far easier said than done—until now. Medicare Demystified is a straightforward, easy-to-follow, step-by-step guide for deciphering Medicare options, enrollment, and care. Written by a practicing physician with over thirty years' experience, it provides invaluable insight into the costs and benefits senior citizens must evaluate when selecting and using their Medicare plans. An approachable, unbiased text, Medicare Demystified is a must-read for anyone seeking practical answers and advice regarding a complex subject that we all must deal with as we get older. This book will save you time, money, and frustration.

## Book Information

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## Customer Reviews

GE recently terminated its group health plan for its retirees much to the chagrin of my wife and me. We were both covered under this plan. We were given a minor stipend and were directed to purchase supplemental Medicare health insurance through OneExchange (a TowersWatson company). IBM did the same thing several years ago so there is an unmistakable trend here. All of a sudden, I had to become an expert on purchasing supplemental Medicare insurance including Part

D drug coverage. Fortunately, I know Dr. Ronald Kahan and I immediately purchased his book. In very short order, I became quite an expert on Medicare and the benefits and shortcomings of the myriad of supplemental plans that one can purchase. I found Dr. Kahan's book to be extremely informative and helpful. He explained a very complex subject in plain and clear terms. In fact, in dealing with the licensed Benefits Advisors at OneExchange, they were surprised that I knew so much about Medicare and the various supplemental plans. The knowledge that I gained from Medicare Demystified will continue to serve me well in future years. This book is an invaluable resource.

Full of useful information and devoid of political spin, Medicare Demystified delivers fully on the promise of its title. In less than 250 pages of well-researched and understandable prose and tables, Dr. Kahan translates and distills thousands of pages of regulatory and marketing doublespeak into a must-have manual for all those impacted by this important national health insurance program. Of particular value is the division of the book into two parts: 1) choosing the best plan, 2) using your plan wisely. As a fellow physician, I truly appreciate the work the author has done to bring light and understanding to this complex subject at a time when 10,000 Americans are turning 65 and becoming Medicare eligible every day.

This book is superb and does exactly what the title says, i.e., simplify a confusing subject. It provides essential information for a Medicare beneficiary and is a must-read for anyone who is approaching the time to sign up for Medicare. While thorough in its coverage of the subject, it is well-written and gets to important points directly, making it an easy read. The book is divided into 2 parts: "Choosing Your Medicare Plan" and "Using Your Medicare Plan". The first part covers subjects such as who qualifies for Medicare; how to sign-up for Medicare; and the differences between Medicare Part A (e.g., hospital coverage), Medicare Part B (e.g., physicians' fees), Medicare Part C (Medicare Advantage plans run by private insurance companies), and Medicare Part D (drug plans). The second part covers how to use Medicare, touching on subjects such as why it's important to have a PCP (primary care physician), how to find a new doctor, the difference between skilled nursing facilities and custodial nursing homes, and how to understand the EOBs (explanation of benefits) that Medicare beneficiaries receive after medical services are utilized. Although I am a physician and have some familiarity with Medicare, I learned many important things that make the book well worth its price (e.g., the significant long-term increase in what a person will have to pay for Medicare coverage if Medicare is not signed up for

during the appropriate time frame) . In writing this book, Dr. Kahan has done an invaluable service for anyone who needs to know more about Medicare.

This book was our most helpful resource in guiding our Medicare research. We elected original Medicare (Parts A & B), with Medicare Supplement Plan F, and a Part D Prescription Drug plan with nationwide coverage. The key reasons were more flexibility in choosing desired medical providers, and health care coverage when visiting family in various parts of the country. We found two other books were helpful, "Choosing A Medigap Policy: A Guide to Health Insurance for People with Medicare," and "Medicare and You." Both of these can be downloaded at no additional cost from Medicare.gov. Another useful web resource was [www.ambest.com](http://www.ambest.com) to gain insights into the financial strength of the insurance companies offering Medigap and Part D plans. AM Best's website required a no-cost registration. Dr. Kahan's suggestion to use the Find-A-Plan tool on the Medicare website was very helpful in our selection process. In researching Part D options we ran several scenarios using our own medications then added expensive medications commonly encountered such as Avonex, Copaxone and Harvoni in case a new serious illness developed. We preferred to buy a Part D plan that includes as many of these medications as practical in case a serious illness developed before the next open enrollment. The nurse in our physician's office provided us with the list of expensive medications used to treat serious illnesses. Another helpful resource early in the process to gain an initial understanding of Medicare was a two-hour local introduction to Medicare course sponsored by a United Way agency.

Medicare Demystified is an excellent guide to making the right choices about Medicare and related insurance. It is written by a doctor who relates to his patients and understands the difficulty of working with insurers. He explains clearly and thoroughly how to navigate through the complexity of the medical health care choices for seniors. The book is invaluable in making good decisions about choosing the right kind of insurance for your individual needs and obtaining the best medical care. I recommend everyone approaching retirement or already retired read this book. Adult children trying to help their parents with Medicare would also benefit from reading Medicare Demystified. William Woodcock (retired Financial Advisor)

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