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*"The safety of the people
is the highest law"*

-CICERO

Medicare Plans: How to Choose?

There is no question that American senior citizens like their Medicare. But choosing the right plan is confusing. Who can you turn to for advice?

The parts of Medicare

Often referred to as Original Medicare, Medicare Parts A and B cover hospital care and outpatient medical care. Part D provides prescription drug coverage. Additionally, you can purchase "medi-gap" insurance (supplemental insurance) from private insurers to help pay for services and treatment not covered in parts A & B.


The alternative to Original Medicare is what insurance companies call Medicare Advantage. It comes as a single package - hospital, doctor and drug coverage. About half of seniors choose Medicare Advantage. At first, premiums are sometimes lower.

How to choose?

Here is what Eleanor Laise, senior editor of *Kiplinger's Retirement Report* wrote: "The evidence on health care access and quality decidedly favors original Medicare over Medicare Advantage, according to a Kaiser Family Foundation review of 40 studies published between 2000 and 2014."

With Medicare Advantage you are restricted to their networks. With Original Medicare you chose your doctor and hospital. With Medicare Advantage the insurance company decides if your surgery is covered. With Original Medicare your doctor decides. As the law often cautions, "Buyer beware."

Respectfully,



William C. Faber, Jr.