

# Special Needs Planning and Medicaid Law Newsletter



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**A FREE LEGAL UPDATE FOR ELDERS AND OTHERS WHO SEEK ASSET PROTECTION ♦ FEBRUARY, 2017 EDITION**

## **EIGHT TOP REASONS WHY SENIORS SHOULD NEVER CHOOSE MEDICARE ADVANTAGE PLANS OVER MEDICARE SUPPLEMENT PLANS**

### **1. MEDICARE ADVANTAGE PLANS DO NOT PERMIT YOU TO VISIT ANY DOCTOR WHO ACCEPTS MEDICARE.**

This is a major disadvantage. Sponsors of such plans force you to use only doctors who are approved for their own networks.

If your regular doctor does not belong to a network you must quit using him if you wish the sponsor to pay for your services with that doctor.

If you are using a network doctor and he is dropped from the network or resigns, you must stop using him. A Medicare Supplement plan permits you to see any doctor who accepts Medicare.

### **2. MEDICARE ADVANTAGE PLANS REQUIRE YOU TO GET A REFERRAL FROM A FAMILY DOCTOR BEFORE IT WILL PERMIT YOU TO SEE A SPECIALIST.**

This is another major detriment to Medicare advantage plans. If the family doctor considers himself adequate to treat you, he can refuse you permission to see a specialist

This even though the appropriate specialist may be much more qualified and experience in treating your diseases.

With a Medicare supplement plan, you need no referral to see a specialist. You can refer yourself if you prefer a physician more experienced for your particular disease.

### **3. MEDICARE ADVANTAGE PLANS REQUIRE YOU TO VISIT ONLY DOCTORS IN A CERTAIN GEOGRAPHICAL AREA AND IN ITS NETWORK.**

This means that if your Medicare Advantage Plan is limited to South Florida, for example, you cannot see MD Anderson Cancer Hospital in Houston for cancer or Cleveland Clinic in Cleveland, Ohio for heart disease or the Mayo Clinic in Rochester, MN.

The Plan will not pay for treatment at any of these highly respected, world famous medical centers.

A Medicaid Supplement Plan will be accepted at each of these world famous medical centers as well as any other physician or hospital that accepts Medicare.

### **4. MEDICARE ADVANTAGE PLANS CAN GO BANKRUPT.**

This might occur when your illness prevents you from meeting the underwriting requirements of a Medicare supplement plan. Even though you meet such requirements, the premium could be much higher and unfeasible.

A Medicare Supplement Plan, instead, must accept you at certain times regardless of how serious your medical conditions might be. Plus you pay no increase in premium as a consequence of your having serious illnesses. Everyone in a certain age group in a certain geographical region pays the same premium regardless of medical condition.

Many Medicare Supplement Plans are highly rated by Standard and Poors. United American Insurance Co. is rated A+. It has been in business since 1947 and it has offered Medicare supplement plans since Medicare first began in 1966. United is a subsidiary of the Torchmark Corp. Torchmark is one of the most financially stable corporations listed on the New York Stock Exchange.

### **5. MEDICARE ADVANTAGE PLANS SOMETIMES PENALIZE PRIMARY CARE PHYSICIANS WHO REFER ITS PARTICIPANTS TO SPECIALISTS.**

This policy is intended to save money to make more profit for the stockholders of the Advantage Plan. It encourages general doctors to treat a patient even though the specialist may be more qualified to treat him.

Best interest of patient may give way to what makes more profit for sponsor. With a Medicare Supplement no referral is required. So there is nothing to prevent patient from finding most experienced, most qualified doctor.

### **6. MEDICARE ADVANTAGE PLANS ARE UNLIKELY TO PERMIT YOU TO GET A SECOND MEDICAL OPINION.**

Sometimes, you may be uncertain that the opinion of the first specialist is the correct one.

What if you want to get a second or third opinion from two or more additional specialists? Remember, you need a referral from your primary care physician for a referral.

Sometimes the Plan penalizes him for making a referral. So it is less likely that he will want to cut further and further into his profit by referring you to multiple specialists to get the best possible opinion and the best possible result.

With a Medicare Supplement you can refer yourself to as many specialists as you choose. Moreover you can go to any specialist in the United States who accepts Medicare. This includes some of the finest, most respected institutions and physicians in the world.

### **7. MEDICARE ADVANCED PLANS ARE LESS LIKELY TO PERMIT YOU TO BE APPROVED FOR 100 DAYS IN A REHABILITATION FACILITY.**

Conventional Medicare often permits you 100 days in a rehabilitation facility so long as you continue to improve. But the Medicare Advanced plans are much more strict.

Because, unlike Medicare, these are profit making entities, their definition of what constitutes continuing improvement is very limited.

With Medicare Supplement you are more likely to be approved and be paid for the full 100 days. If you have plan F Medicare Supplement there will be no deductible and no co pays for what is much likely to be the full 100 days.

### **8. MANY DOCTORS ON MEDICARE ADVANTAGE PLANS ARE THERE BECAUSE THEY ARE WILLING TO CHARGE LOWER FEES, NOT NECESSARILY BECAUSE THEY ARE THE MOST QUALIFIED AND CAPABLE.**

While it is true that many doctors on Medicare Advantage plans are competent, the profit motive of such Plans cause their sponsors to give priority to approving doctors who charge lower fees.

The most qualified and experienced doctors are the one most in demand. Such doctors are less likely to reduce their fees to get Medicare Advantage approval.