

Five Tips For Making The Most Of Your Medicare Advantage Plan In 2012

(NAPSA)—With 2012 well under way, many Medicare beneficiaries have some experience using their health care benefits and may be starting to realize what they like—and dislike—about their coverage. By keeping a few points in mind and making some adjustments in how they access care, beneficiaries could enjoy improved health and more money in their pockets in 2012.

“For the nearly 13 million beneficiaries enrolled in a Medicare Advantage plan, taking stock of the benefits available to them will help ensure that they’re making the most of their coverage this year,” said Dr. Rhonda Randall, chief medical officer of United-Healthcare Medicare & Retirement, which serves more than 9 million members through its portfolio of Medicare plans. “Many Medicare beneficiaries are pleasantly surprised when they discover all the ways their plan can help them stay healthy and improve their quality of life.”

According to Dr. Randall, the following tips can help enrollees maximize their coverage in 2012:

1. Leverage the plan’s additional benefits. Medicare Advantage plans cover all of the preventive services covered by Original Medicare, such as certain cancer screenings and an annual wellness checkup, usually at no additional out-of-pocket cost to the member. Many Medicare Advantage plans also provide additional benefits that can help beneficiaries maintain or enhance their health, such as gym memberships, disease management programs and 24/7 access to registered nurses.

2. Take advantage of cost savings on prescription drugs. Beneficiaries enrolled in a Medicare Advantage plan that includes drug coverage should check their plan details to see if they could save money on their prescriptions, such as by using mail-order pharmacy benefits, switching to generic or lower-tier drugs or taking advantage of special programs available with some plans.



Proactive approach to health care coverage can lower costs, enhance health.

3. Stay in network as much as possible. Most Medicare Advantage plans negotiate special pricing with doctors and pharmacies, which translates into lower costs for members. Beneficiaries should use in-network doctors and pharmacies to help save money.

4. Look for extra plan discounts on everyday health care items and services. Medicare Advantage enrollees can rack up valuable savings by taking advantage of discounts on things they already use, such as hearing aids.

5. Plan yearly health care expenses with the out-of-pocket maximum in mind. Unlike Original Medicare, Medicare Advantage plans are required to cap their members’ annual out-of-pocket expenses. In 2012, the maximum amount a Medicare Advantage enrollee can be asked to pay out of pocket for in-network medical services is \$6,700. This cap on health care costs can give beneficiaries the peace of mind of knowing that expenses associated with an unexpected illness or hospitalization are limited.

By taking a proactive approach to their health care coverage, beneficiaries can lower their costs and enjoy enhanced health and well-being in 2012. For ongoing updates, tips and reminders about Medicare, beneficiaries can visit MedicareMadeClear.com, “like” Medicare Made Clear on Facebook or follow @MedicareClear on Twitter. More information is also available at www.Medicare.gov.