



# UNDERSTANDING YOUR INSURANCE

## Seniors Are Seeking HMO Alternatives

(NAPS)—Health Maintenance Organizations were once thought to be the answer to the healthcare needs of older Americans. For many seniors, however, that dream has become a nightmare.

A growing number of financially-weakened HMOs have cut back on services they offer to seniors by withdrawing from the Medicare program and dropping older Americans from their rolls. As a result, approximately 700,000 Medicare beneficiaries were dropped by their HMOs since 1988 and more than 900,000 were dropped at the end of 2000.

The HMOs have taken this step because they believe the federal government's reimbursement rate is too low to keep pace with medical inflation.

Published comments attributed to Martin Weiss, chairman of a company that issues safety ratings on financial institutions, state that the Medicare HMO industry is in overall poor financial condition. He says seniors should think twice before entering another Medicare HMO. Instead they can choose to:

- receive what Weiss describes as the substandard healthcare offered through public welfare programs, such as Medicaid,
- accept the burden of covering the out-of-pocket expenses for services that are not covered by Medicare, or
- purchase supplemental insurance—also known as Medigap—to cover services not covered by Medicare. Unfortunately, Medigap coverage can be expensive.



### **A growing number of seniors are shopping for Medigap insurance programs.**

Weiss suggests that seniors need to be aggressive shoppers when it comes to selecting a Medigap program that offers both options and economy.

For example, a Medigap program called MedSupOne Direct offers four Medicare Supplement plans with a range of benefits including:

- assistance in paying for inpatient hospital services,
- coverage for skilled nursing facilities, and
- coverage for medical emergencies while traveling.

MedSupOne Direct is offered directly to consumers without additional middleman costs and allows consumers to choose which medical facilities they want to use and what doctors they want to see at prices that are said to fit a range of budgets.

To learn more, visit the site at [www.medsuponedirect.com](http://www.medsuponedirect.com) or call toll free 1-888-MEDSUP-1.