

Medicare And You

Turning 65? What's Next?

(NAPSA)—Turning 65 can be a great thing, but it can also bring on a whole new set of challenges for many people. Among them is figuring out the federal government's Medicare program. There are 47 million Americans in Medicare. That number is growing by as many as 5,000 people daily as baby boomers join Medicare.

Compounding the challenge is that Medicare itself changes each year. As Congress votes on annual funding, original Medicare—as well as the hundreds of private insurance options in it—also changes. Benefits and coverage are altered, sometimes improved with the inclusion of many preventive care services. Annual premiums and co-pays are also affected.

"It's enough to make your hair go gray...if it isn't already," says Henry L. Lacayo, state president and CEO of the Congress of California Seniors. "But it doesn't have to be daunting. That's why we urge people entering Medicare for the first time—and every time—to make sure they understand the changes."

The good news is that with Medicare's growing population there are many social service agencies, nonprofit organizations and online sources to advise newcomers and others needing assistance. The government's own website, www.medicare.gov, can be a great place to start your overview.

Other, newer sites offer tools and technologies designed to make researching, comparing and selecting coverage easier. One such example is www.joppel.com, a new site from HealthCompare,



Turning 65 can be your cue to turn to your computer for help in selecting the Medicare plan that's right for you.

Inc., a company dedicated to helping individuals and families compare and buy the right health insurance for their needs.

The site takes visitors through a "needs assessment," where personal preferences, coverage options and even prescription medications help funnel plan selections. Visitors can also invite up to four trusted advisers to the site at the same time they're on it—regardless of where they live.

"Many of these newer sites can be useful," adds Lacayo. "However, it's also important that you understand everything you're seeing. Many sites have toll-free telephone assistance—use it. And if you need language translation help, don't be shy about asking for that, too."

The bottom line: Turning 65 and getting the most from your Medicare coverage can be a lot easier if you know where to go and invest the time to research and understand.