

# How To Put A Bow On Your Holiday Health Care Conversations

(NAPS)—With the holidays just around the corner, there will be plenty of time to catch up with family. Beyond sharing cookie recipes and shopping for Black Friday deals, the holidays are also the perfect time to check in with parents (and grandparents) about their health care. Knowing what to ask and say to aging family members can be difficult but it's important that your loved ones have the protection they need for future medical costs. Here are three tips for having a productive discussion:

**1. Frame the conversation.** Accepting assistance from children or grandchildren might be difficult for family members who are accustomed to managing their own health care needs. Instead of asking to talk about health care options directly, offer to help navigate online platforms, searches and comparisons. Some older adults are likely more comfortable receiving assistance with technology than health issues.

**2. Think beyond what they already have.** Since the mere thought of changing health insurance can seem daunting, your family member might tell you that what they already have is, "fine." But plans change year to year and, as family members age, their needs change too. Help them understand that reviewing their coverage options doesn't have to be difficult and that they might benefit from a new plan—and even save money. Case in point: A recent eHealth analysis of people using eHealthMedicare.com to compare Medicare plans found that fewer than one in ten were enrolled in the low-



**Your family can have happier, healthier holidays for years to come if you take some time to review your health care options.**

est cost plan for their personal prescription drug regimen. Those who switched to their optimal drug plan stood to save an average of \$1,144 per year.

**3. Picking a plan is not the last step.** We've all had it happen. You set up a new gadget for a relative that should improve their life but when you check in a few weeks later, you learn the device has not been touched. Needless to say, you want to avoid this scenario when it comes to your family's health care. Once they've picked out a plan, make sure your family member knows what is included and how to access those services. In other words, check back to make sure they are taking advantage of their coverage.

Open enrollment for 2020 Medicare plans runs from October 15, 2019 and ends in just a few days on December 7, 2019. With a little planning, helping family members select the health care coverage they need doesn't have to interfere with holiday cheer.