

THE Messenger

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Medicare Advantage or Medicare Supplement? They're not the same, so here is what you need to know

There are big differences between Medicare Supplemental Insurance and Medicare Advantage. Depending on your situation, one may work better for you than the other. Whichever plan you choose, keep in mind that Dec. 7 is the last day of the Annual Election Period when you can make changes to your plan for 2017.

Medicare Advantage plans, also known as Part C, are offered through Medicare approved private insurance companies. The big "advantage" of these plans is that they go beyond covering just hospital insurance (Part A) and medical insurance (Part B). Depending on the plan, they may also cover services such as vision, hearing, and dental. They most often include Medicare prescription drug coverage (Part D) and may also offer health and wellness programs.

Medicare Supplemental Insurance, also referred to as Medigap, is supplemental insurance, covering the "gaps" in traditional Medicare. Medigap pays its share of Medicare approved health care costs, including some or all copayments, coinsurance, and deductibles

depending on the plan you choose.

There are 10 types of Medigap policies that are standardized by law regardless of which insurer sells it. So it pays to shop around to find the best price. With a Medicare supplemental plan you will need to sign up for a

variables that it is hard to compare; you will be limited to a smaller network of health providers; and you still have to pay deductible and copay fees that can add up to but not exceed the max per year.

With Medicare Supplemental Insurance you will have lower out-of-pocket costs, but will have to sign up for separate prescription and dental and vision plans with an additional premium. If you plan to travel during your retirement, Medigap offers a broader choice of doctors and hospitals.

Figuring out the right Medicare Advantage, Supplement or Prescription Drug plan isn't all that clear-cut. Why do it on your own when you can talk to the Senior Product Specialists at Your Health Insurance Shop? They will take the time to get to know you and make sure that you're getting the best option at the very lowest cost. There is never a fee for our services.

separate Medicare Part D Prescription Plan and or vision and dental plans. Both would involve extra premiums.

WHICH IS BETTER?

It really depends on your needs and pocketbook. Medicare Advantage is very affordable; all your services are rolled into one plan and you have a maximum annual out of pocket risk of \$6,700. However, there are so many plans and





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Fall is Apple Harvest Time

Pennsylvania ranks fourth in the nation for commercial apple production with the top market varieties being Red Delicious, Yellow Delicious, Granny Smith, Gala, Rome and Empire. Try this apple snack recipe that is only 40 calories per $\frac{1}{4}$ cup and makes your house smell oh so good, while baking.

APPLE CINNAMON CRISPS

5 apples

2 tsp cinnamon

1 Tbsp brown or granulated sugar

Preheat oven to 200 degrees. Peel and thinly slice apples. Remove seeds. Arrange apple slices on greased baking sheet so they do not overlap. In small bowl or shaker, combine sugar and cinnamon. Sprinkle on top of apple chips. Bake on the top rack of your oven for 2 hours until chips are dry and crisp. Flip half way through. Remove from oven and cool completely. Store in a zipped plastic bag for up to 3 days to stay crispy. Can also use a food dehydrator, set at 135 degrees and dry for 6-8 hours.

Marketplace News

If you buy individual health insurance through the Marketplace, you'll be faced with fewer options during the 2017 open enrollment period running Nov 1, 2016 through Jan 31, 2017.

UnitedHealthcare, the nation's largest health insurer and Aetna have both said they are withdrawing from the Affordable Care Act exchange in Pennsylvania.

Their withdrawal means that UPMC Health Plan and Highmark are the only firms offering individual health plans in western Pennsylvania.

Rates are expected to go up, but will not be announced by the Pennsylvania Insurance Commission until mid-October, about two weeks before open enrollment begins.

Even though there are fewer carriers, Your Health Insurance Shop can still help you find an affordable option for your health insurance. Both UPMC Health Plan and Highmark offer a number of different plans including **HMOs, PPOs and EPOs**.

Our insurance specialists will help you figure out your best options, determine if you are eligible for tax credits to reduce your premium, and even help you apply online. There is no additional cost to you for our services. Call today, 814.289.4222 in Somerset or 724.940.9490 in Wexford.

Health Maintenance Organizations (HMO) An insurance plan that covers only care provided by in-network doctors and hospitals. Usually, a member needs a referral from a primary care physician to see a specialist.

Preferred Provider Organization (PPO) Care is provided by both inside and outside the plan's provider network. However, members usually pay a higher percentage for out of network care.

Exclusive Provider Organization (EPO) Very similar to HMO's but you may not need a referral to see a specialist.