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100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

Medicare and Your Health

By Viojieley Gurrobat

There is nothing more important than your health and the health of your family. Of course, education, food and shelter are also important, but at the end of the day the health of our family is probably the most important thing to us. After all, how can we get good education, put food on our table and build our family good shelter when we cannot get up to work every morning.

In the past, people go to work seven or six days a week to feed their families and put clothes in their backs. But there is no medical care available so they just spent most of their money on food, education and other living expenses. But in the 1950s, the officials of the Social Security administration noticed that older Americans were facing a health crisis. With the increasing number of older Americans each year, the Social Security Administration and the Congress established the Medicare program. Medicare applies to everybody over the age of 65. As the population ages, so is the risk of certain serious health conditions. But if you are covered by Medicare, you likely qualify for a number of benefits that could help prevent life-threatening illnesses.

The benefits you can avail of when you are covered by Medicare may include tests for prostate cancer, breast, vaginal, cervical and colorectal cancer, diabetes monitoring, bone mass measurements and pneumonia and hepatitis B shots. Although Medicare is mostly available for older Americans, younger people with disabilities and people with end stage renal disease may also be eligible.

The Medicare program has two parts, Part A otherwise known as Hospital insurance and Part B or Medicare insurance. Part A covers home health and hospice care, hospital and skilled nursing facility while Part B covers outpatient hospital services, doctor's services, and other medical services and supplies. Eligibility for Medicare requires that you have to be a US citizen or have been a permanent legal resident for five continuous years and you are 65 years old and older.

Remember that illness and disease unlike aging can be prevented. Hence, it is essential that you have a healthy lifestyle and make it a point to take advantage of the medical and preventive services available to you. When you have done this, the chances of your living to your golden years will be higher.

Viojieleey Gurrobat loves readings books in her spare time. She writes stories and poems about anything under the sun.

For comments and suggestions kindly visit:

<http://www.socialsecuritylawattorney.com/security/social-security-medicare-attorney.html>

The Hidden Costs of Medicare in 2006 – An Analysis

By FixMyHealthcare.com

The Hidden Costs of Medicare in 2006 – An Analysis by FixMyHealthcare.com

Nearly one year after congress passed the Medicare and prescription drug plan, both sides are still debating its supposed benefits, or detriments. Unfortunately, many of the people who will be affected by the Medicare changes still don't know where to turn.

What follows is an initial analysis of what will happen January 1, 2006.

Our conclusion:

Regardless of whatever else you're hearing, the Medicare Part "D" prescription drug plan has many loopholes that are harmful to seniors with low to moderate incomes.

The Analysis:

First, you will pay a monthly insurance premium of \$35 per month, or \$420 for the year.

Secondly, the first \$225 you spend will make up your deductible - no help from Medicare

Thirdly, the next \$2,000 in costs (\$226 to \$2,225) is 25% your cost, 75% Medicare.

Fourthly, and this is referred to as the donut hole, you have to pay 100% again for all dollars spent between \$2,225 and \$5,100 - no Medicare help.

Lastly, any dollars spent for prescriptions above \$5,100 in one year will be 5% yours, 95% from Medicare - this is called Catastrophic Coverage.

Your 2006 Medicare Coverage Costs:

Medicare and Your Health

Your Prescription Costs/What It'll Cost You/You Pay/You Save

\$225	\$645	100%	\$0
\$1,000	\$839	84%	\$161
\$1,500	\$964	64%	\$536
\$2,000	\$1,089	55%	\$911
\$3,000	\$1,920	64%	\$1,080
\$4,000	\$2,920	73%	\$1,080
\$5,000	\$3,920	78%	\$1,080

Final Thought:

Beginning January 1, 2006 your Medicare costs, as detailed in the new plan passed by congress and the current administration, may increase significantly.

We believe congress should have done better than this for our seniors.

Remember, it's only after you spend \$5,100 in Medicare—cover healthcare costs that the catastrophic support starts. Even then, you'd still be responsible for 5% of your costs.

As it stands, it will take about \$800 of prescriptions in a year just to break even! Then, your out-of-pocket expenses go down. However they come right back up once you hit the donut hole, where you pay 100% again.

FixMyHealthcare.com is a website devoted to helping seniors decipher the recent changes in Medicare. Visit www.fixmyhealthcare for a discussion of senior health issues.



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