

Smaller Than Expected Medicare Premium Increases.

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By Carl Hampton

With the recent increase in premiums for Medicare, for most the payments have jumped up by 5.6% to \$93.50 monthly or (\$1,122 a year). Overall though most agree, this increase in premiums is a lot smaller than many expected. Almost all the Insurance companies were predicting that the premium increases would hit high double digits, but fortunately for our senior citizens the volume of services and tests that are normally ordered by doctors for their patients through Medicare have been slowing down.

Even though the premiums have increased at a smaller than expected rate, there is a down side for the wealthier beneficiaries. Those Medicare holders that are a little more financially stable, will end up paying more for their Medicare Part B Plan. The Medicare Part B Plan covers their doctor's visits and outpatient hospital care. For those who make \$80,000 a year (or a couple that makes over \$160,000 a year), the payment will change to \$106 a month. That increases their yearly payment to \$1272, a fairly small percentage of that level of income. As for the seniors that make more than \$80,000 a year (or a couple that makes over \$160,000 a year), the payments are increasing to \$162 a month (or \$1,944 a year). The Center of Medicare and Medicaid Services states that those who pay the most will actually get services worth much more. In addition, these higher payments will reduce the governments costs by \$20 Billion dollars over the next decade. So those that are wealthier will not only be receiving a much better service but they are also helping the government by cutting the costs.

For most the increase in premiums is the lease of their worries, many are still trying to understand all the recent changes to the system. Which Plan best suites your needs is far more important, choosing the wrong Plan could land up costing you many thousands of dollars.

<http://www.CarlHampton.com>

<http://www.fcdtcm.com>

– Have an opinion or a question you would like

me to answer, then write me!

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The Hidden Costs of Medicare in 2006 – An Analysis

By FixMyHealthcare.com

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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:

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

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\$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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