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SAVVY SENIOR

Medicare Advantage: An option all seniors should consider

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By Jim Miller
Nov 16, 2006, 10:21

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Dear Savvy Senior,
Can you give me some tips on how to make a home more energy efficient? My 74-year-old mother lives on a limited income in an old house and her utility bills are extremely high. What all can we do to cut her cost without spending a fortune?
Cost Cutting Ken



Dear Ken,
High energy prices over the past few years have caused millions of Americans to evaluate their homes energy-efficiency. But by making just a few simple changes, you can significantly reduce your mother's energy bills. Here's what you should know.

Energy Audit
A good first step in making an older home more energy-efficient is to do or get an energy audit – that evaluates how much energy the home uses, pinpoints problem areas where the house is losing or wasting energy and what you can do to correct it. Energy audits cost up to \$400 but some energy companies provide free audits for low-income households. To locate an energy auditor, call your local utility companies or state energy department (see www.naseo.org for a list). Here are some other

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resources that can help.

- Residential Energy Services Network: A nonprofit organization that provides an online directory of certified home energy auditors at www.natresnet.org.

- Department of Energy: Offers great information and resources including a do-it-yourself home energy audit checklist that can help you spot problems. Visit www.eere.energy.gov/consumer.

- Home Energy Saver: A government-sponsored site (<http://hes.lbl.gov>) that offers a free online energy auditing tool.

Energy Saving Tips

Here are some tips that can help make your mom's home more energy-efficient and cost-effective.

- Weatherize: Plug leaks around windows, doors, ducts, pipes and electrical outlets with caulking and weather-stripping and close fireplace damper when not in use. Insulating window films are also an inexpensive way to help seal drafty old windows.

- Insulate: Add insulation to attic, walls and basement. Also make sure air ducts are insulated and sealed. See www.simplyinsulate.com.

- Tune-up: Get a professional to service her heating and cooling systems every year and change the filters. Costs range between \$50 and \$100.

- Smart thermostat: Invest in a programmable thermostat (\$50 to \$125), which can be set to lower temperatures at night or when she's away.

- Vent check: Be sure furniture and drapes don't block the air flow from the floor vent.

- Water heater: Reduce the hot water heater to warm or 120 degrees Fahrenheit and make sure it has an insulating blanket.

- Light for less: Replace your light bulbs with new compact fluorescent (CFLs), which use 75 percent less energy. And don't forget to turn off everything (lights, television, computer, etc.) not in use.

- Free heat: In the winter, keep blinds or drapes open on sun-exposed windows during the day and closed at night to conserve heat. Also, close off all unoccupied areas of the house.

- Home upgrades: If your mom's house has leaky single pane windows, old appliances, an outdated furnace and more, consider upgrading with efficient, money saving products that have the Energy Star label – the government-backed symbol for energy efficiency. See www.energystar.gov for a comprehensive list of home improvement products and where to get them, or call 888-782-7937.

Savvy Tips: For more energy savings tips get the Department of Energy's free booklet "Energy

Savers: Tips on Saving Energy & Money at Home” by calling 877-337-3463. Also, the American Council for an Energy-Efficient Economy offers good information on energy efficiency tax incentives, rebates and more at www.aceee.org.

Energy Assistance

If your mom lives on a tight budget there are several resources that may be able to help her with her utility bills, including:

- Low Income Home Energy Assistance Program: A federally-funded program that helps eligible low income homeowners and renters meet their home heating and/or cooling needs. Visit www.acf.dhhs.gov/programs/liheap or call 866-674-6327.
- Weatherization Assistance Program: Helps lower-income people make their homes more energy-efficient. Visit www.eere.energy.gov/weatherization or call 800-363-3732.
- National Fuel Funds Network: Offers assistance from a group of 300 nonprofit agencies, utilities and government agencies. See www.nationalfuelfunds.org.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit www.savvysenior.org. Jim Miller is a contributor to the NBC Today show and author of “The Savvy Senior” books.

Dear Savvy Senior,
I will be eligible for Medicare next year and I have been hearing a lot about the Medicare's private plans called Medicare Advantage. What can you tell me about this option?
Seeking an Advantage

Dear Seeking,
Medicare advantage (MA) is an option all Medicare beneficiaries should consider – and depending on your coverage needs and where you live, it may be your best option.

Medicare Advantage
MA plans (formerly known as Medicare+Choice) are health plans sold by private companies that are an alternative to the traditional Medicare Part A and B, but are still part of the Medicare program. Over the past few years MA plans have improved dramatically (due to increased government-subsidies) offering beneficiaries better benefits with fewer restrictions at much lower prices. Here are some key points on how they work:

- Eligibility: All Medicare beneficiaries are eligible for MA (unless they have end-stage renal disease). In order to join, you have to have Medicare Part A and Part B and must pay the monthly Part B premiums (\$93.50 in 2007).
- Coverage: MA plans provide at least the same coverage as the original Medicare (Part A and B), and many plans offer additional services, such as vision, dental, hearing, prescription drugs and more.
- Costs: After paying the monthly Part B premium, you may have to pay a small additional premium depending on the plan and extra benefits you choose. There may also be some additional out-of-pocket costs for co-pays and deductibles for hospital stays, doctor's visits and other benefits. (Note: MA plans on average are cheaper than what

you would pay for traditional Medicare and a Medigap supplemental policy, and a stand alone Medicare prescription drug plan.)

- Shopping: MA plans are available almost everywhere, however the plans and services will vary depending on where you live. To search for and compare plans, visit www.medicare.gov/mppf.
- Enrollment: If you currently have traditional Medicare (A and B) you can sign up for a MA plan during the open enrollment period from Nov. 15 to Dec. 31. Those new to Medicare can sign up anytime.
- Providers: Most of the top companies that offer MA plans have significantly expanded their services, such as UnitedHealthcare's SecureHorizons who also offers a new educational Web site for seniors and free MA materials at www.ilivesecure.com. Other top providers include Humana, Kaiser, Keystone and Aetna.

Better Options

A concern many people have had with Medicare's private plans over the years is the managed care (HMO) factor, which limits the doctors and hospitals you can use. But today's MA plans offer some new options that provide a lot more flexibility. The options include:

- HMO (or managed care plan): This is the least expensive but also the most restrictive type of plan. With an HMO you must get your health care from a group of doctors and hospitals within the plan's network, except in an emergency.
- PPO (Preferred provider organization): This improved option gives you access to a network of doctors and hospitals (just like an HMO), but it also allows you to seek care outside network, but it usually costs extra.
- PFFS (Private fee for service): This is a popular type of plan that gives you the flexibility of using any doctor or hospital in any part of the country that accepts Medicare. These plans usually cost more than HMO or PPO plans.
- Special Needs Plans: These plans offer health coverage to people eligible for both Medicare and Medicaid, those in nursing homes and with chronic conditions.

Things to Know

If you're interested in MA, here are some important things to be clear on before signing up:

- Health care access: If you choose an HMO or PPO, can you continue to see the doctors you know and trust if you join a certain plan? If not, how much will you have to pay if you want to see them? What about your choice of hospital?
- Coverage details: The extra benefits offered by MA plans vary widely and can change every year. If you join an MA plan for its prescription drug coverage, check the plans formulary list to make sure it covers the drugs you need.
- Cost breakdown: How much are the monthly premiums and co-payments for the different services? Are there deductibles? Compare services and costs with other MA plans as well as with traditional Medicare and Medigap policies, including Medicare's Part D prescription drug plans, if you'll

need one.

Savvy Tips: To learn more, see your "Medicare & You 2007" handbook or visit www.medicare.gov. And to get help, contact your State Health Insurance Assistance Program (SHIP) which offers free Medicare counseling. Call 800-633-4227 or visit www.shiptalk.org to find your local SHIP.

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Dear Savvy Senior,
My wife and I have become real current events buffs since we've retired and we especially like keeping up with news and information that affects seniors. Outside of AARP, which we don't belong to, can you recommend some other resources that provide reliable senior news? We're both computer savvy, so online resources would be great too.
News Junkies

Dear Junkies,

There are lots of options available today for finding good senior news, beyond what AARP provides. Here are some new and reliable resources to check into.

Senior News Service

If you're looking to find timely senior news and information and have Internet access, you need to checkout the Senior Newswire – a free online news-link service created by the Savvy Senior news desk who reviews hundreds of articles every day.

How does it work? Senior Newswire locates the top 50-plus news articles and information from media resources nationwide, and distributes them directly to readers in one convenient, easy-to-read, weekly e-mail. The articles are chosen from national media outlets, newspaper and magazine publications, Web resources, government agencies and nonprofit organizations.

Senior Newswire is e-mailed each Monday, providing approximately 50 Web links to the top senior news articles and information of the week. Each link also includes a bold print title or headline, brief article description, the publication or outlet that produced the article and the date of publication. Articles are arranged in categories such as Health, Money, Retirement, Medicare, Grandparenting, Caregiving, Technology, etc. for easy access. To sample Senior Newswire or to subscribe to this free service, visit www.seniornewswire.org.

Sites to See

While there are dozens of great Web sites that cater to seniors, seniorjournal.com is the best online resource for producing daily senior news and information. Every day (five days a week) you can expect to see four to six new articles on a wide variety of timely topics.

Another new Web site you need to visit is eons.com. This is not a site for senior news but it is informative and fun to use. Some of its special features include an age-relevant search engine, a longevity calculator, an online tool that lets users document their life story, social networking capabilities that connect people with similar interests, a database of 77 million obits and more. Also see thirdage.com, one of the first Web sites to cater to the baby boomer generation online. And of course aarp.org offers tons of content and good information and you don't have to be a member to access it.

Television for Seniors

There is also television programming specifically designed for boomers and seniors (depending on where you live) that provides some interesting and informative viewing. Here are several to check into:
? Seeking Solutions with Suzanne: On air since 2000, this first-of-its-kind program is geared toward people over the age of 50. They cover health, finance, relationships, fitness, science, celebrity

biography and more. The show is comprised of both a 5-minute segment that airs nationwide, three times daily on CNN Headline News (11:55am, 4:55pm and 9:55pm EST), and a weekly half-hour program that airs Sunday evenings on Comcast's public service network. See www.suzanne.tv.
? Retirement Living: This is a new cable television network designed for people 55 and older. It's now available on the Comcast Network, in the New England and Mid-Atlantic states and currently provides Web casts which you can see at www.rl.tv. A nationwide rollout of the network is expected this year. The network currently produces a variety of daily programs, which airs Monday thru Friday from 12 p.m. to 4 p.m. EST.
? Boomers! Redefining Life After Fifty: This is a half-hour magazine show that debuted last January on Public Television Stations nationwide. Visit www.boomerstv.com.

Senior Publications

There are many senior magazines and newsletters available today that can help keep you informed. Some of my favorites are Kiplinger's Retirement Report, Bottom Line Retirement, The Wall Street Journal's Encore and the AARP Bulletin just to name a few. For a list of national senior publications see www.allyoucanread.com/index.asp?idCat=215. And to find local senior publications visit www.spmg.com and click on "Media Directory" to search by state.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit www.savvysenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" books.

Dear Savvy Senior,
Can you give me the recommended health screenings for seniors and which ones Medicare (Part A or B) pays for?
Healthy at 64

Dear 64
Outside of eating a healthy diet, regular exercise and not smoking, health screenings (tests or examinations that help find health problems early on, when they're easier to treat) are the best way to stay healthy as you age. Here are the key screenings you should be aware of and how they work with Medicare (also see www.ahrq.gov/ppip/50plus).

Health Screenings

When you sign up for Medicare (Part B), be sure to take advantage of their one-time "Welcome to Medicare" physical, where all new enrollees can get a thorough physical examination within the first six months. Other important screenings tests include:

- Blood pressure checks: More than 65 million American adults (1 in 3) have high blood pressure, a leading cause of stroke and heart attack. Get it checked once a year. More frequent if your pressure is above 130/85.

- Cholesterol checks: Too much cholesterol can clog your arteries and is a major cause of heart disease. Get checked at least every five years, more frequently if you smoke, have diabetes or a family history. (Medicare offers a cardiovascular screenings once every five years that checks cholesterol, lipid and triglyceride levels).

- Colorectal cancer tests: Colorectal cancer kills 58,000 Americans each year, half of whom could be saved with routine screenings. Begin regular screening starting at age 50. Your doctor can help you decide which test is right for you. (Medicare covers four screening tests.)

- Diabetes test: Millions of people have diabetes and don't even know it. Every three years, have your blood glucose checked. If you're obese, have high blood pressure, high cholesterol or have a family history of diabetes, check it yearly. (Medicare covers diabetes screening for those at

risk for the disease.)

- Mammograms: The risk of getting breast cancer increases with age. After age 40, annual mammograms are recommended for all women. (Annual mammograms are covered by Medicare.)
- Pap smear and pelvic exam: Pap smears are recommended every three years to detect cervical cancer. However, women who've had a total hysterectomy, or who are age 65 or older and have had three negative pap smears in a row, usually don't need to be tested. Pelvic exams are recommended annually. (Medicare covers both tests every 24 months, or once a year for high-risk women.)
- Prostate cancer screening: Tests such as a PSA (prostate-specific antigen) blood test or a digital rectal exam can help detect prostate cancer and should be part of an annual checkup starting at age 50. (Medicare covers these tests annually.)
- Osteoporosis test: All women at age 65 should get a bone density test to screen for osteoporosis. You may need screening earlier if you're at increased risk. (Medicare covers the bone density test once every two years)
- Vaccinations: People over 65 should get a pneumococcal vaccine to protect against pneumonia. Anyone over 50 should get a yearly flu shot, and a tetanus booster is recommended every 10 years. (Medicare covers flu, pneumococcal and Hepatitis B shots.)
- Vision: Eye diseases, such as glaucoma, macular degeneration and cataracts, are common with age. Get your eyes checked every year or two after the age of 65. (Medicare pays for annual glaucoma screenings for high-risk beneficiaries. They also cover cataract surgery and one pair of eyeglasses after surgery, and some macular degeneration treatments.)
- Other screenings: It's also important to have your hearing tested by an audiologist every two or three years; have routine dental checkups at least once a year; and have annual skin examinations done by a dermatologist to check for skin cancers. (None of these are covered by Medicare.)

Savvy Note: As always, talk to your doctor about which tests are right for you, when you should have them, and how often.

Medicare Coverage

Out-of-pocket costs for Medicare's preventive services will vary. Some are completely free, while others will cost you 20 percent of the Medicare-approved amount. For more information visit www.medicare.gov/health/overview.asp, or call 800-633-4227 and ask for a free copy of the "Guide to Medicare's Preventive Services" (publication 10110).

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Savvy savings for seniors gives you some ideas for making the most of your Seniors Card, which provides discounts on everything from travel to household expenses. Making savings here and there can also mean you've got more money to spend on the things you enjoy — going out for a meal, spending on the grandchildren, taking a trip. Savvy Senior Singles inspires readers to embrace —their best years— with hope, laughter, and a sense of adventure. —To age gracefully with humor and a good attitude or not— that's the dilemma, says Samantha stresses. —Sometimes you must simply choose to be happy.— The book deals equally with issues of emotional and spiritual encouragement and the practical, everyday pitfalls that can prove disastrous for senior singles, many of whom tend to be too trusting of others. These practical issues include