



Lloyd D. Watnik
We Understand Government
<http://www.lloydwatnik.com>

1380 Garnet Avenue
Suite E PMB 186
San Diego, CA 92109
Phone 619-857-5207
Fax 619-582-9993

Newsletter for October 2014

There are 2 open seasons for healthcare changes coming up. The first is for those in Medicare Part C Plans. The open season is from October 15th to November 7th.

During this period, a Medicare beneficiary can switch plans. Sometime in the next few weeks, those who are enrolled in Medicare will receive the handbook “Medicare and You 2015”. It has, near the back of the book, the plans available in your area and the rates. There are 2 types of plans. One is a supplemental plan that pays most of the co pays that you are liable for under Medicare. These supplemental plans can be used for any doctor who accepts Medicare.

The second type of plan is the Medicare Advantage Plan. It is a no monthly premium or low monthly premium plan. It has low or no co pays. You must go to doctors and hospitals that accept the plan. It is an HMO plan. The participating doctors and hospitals are called a “network”.

The plan that is best for you depends on the providers (doctors and hospitals) that you want to use. Generally, the Advantage Plans are significantly lower cost, but are very restrictive for the providers you can use. If the doctors and facilities you use are within the network, it is an economical way to receive excellent healthcare. However, if you

are traveling on a regular basis, the Advantage Plans are not a good choice.

Most Advantage Plans include Part D (drug) coverage for little or no cost. If you take the other type of supplemental plan, make sure you also enroll in a Part D Plan.

The second open season is for Federal employees and retirees. It will be from November 10th to December 8th. As I write this newsletter, no information for 2015 is available. I will send out a special newsletter as soon as the information is available.