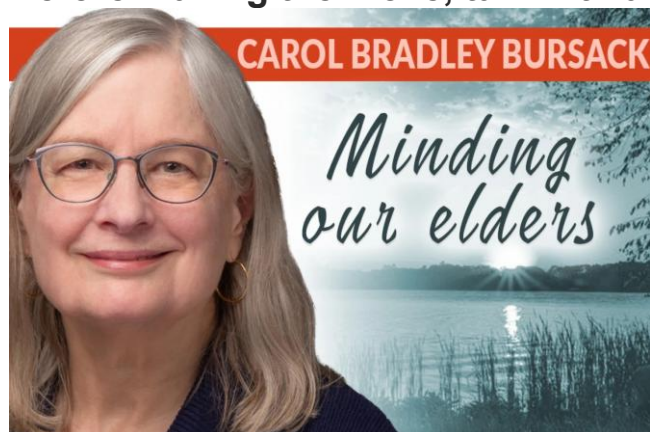




Bursack: Caregiver asks if it's wise for parents to change Medicare plans

Before making the move, talk with an expert.



Column signature by Troy Becker
By Carol Bradley Bursack
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Dear Carol: My mother is incredibly healthy for an 83-year-old. She takes no medication other than occasional OTC pain relief or something for allergies during the fall. My dad's health is another story. He's had heart issues for years and has undergone several surgeries for various issues. They've both had Medicare Plan F forever, but the cost for this supplement is out of reach for them now. Mom has been advised to go to a cheap Medicare Advantage plan while Dad stays on Plan F due to his health. Is this possible? Is this wise? We could use some advice. Thanks! – TH

Dear TH: Thanks for asking this important question at such an opportune time since Medicare open enrollment begins Oct. 15. Before making this move, they (or you) should talk with an expert. Your state would have a State Health Insurance Assistance Program (SHIP) office for unbiased guidance. There are other firms, as well, but remember that reputable agencies don't charge and are not beholden to a particular insurance company or plan.

Since I'm not an expert, I'm going to turn your question over to Charles L. Brodsky, the founder of MediNav, a company that offers free, non-commission Medicare navigation for family caregivers.

Charles L Brodsky: TH, this comes up constantly, and the short answer is yes, it is possible. Medicare is individual, not a household policy, so your mom and dad can carry completely different coverage. One spouse on a Medicare Advantage plan while the other keeps Plan F is

perfectly allowed.

Whether it is wise depends on one thing families often miss: the door your mom would be walking through is not easy to walk back through. Original Medicare with a supplement lets you see almost any provider with predictable costs. Advantage plans use networks and prior authorization, which a very healthy 83-year-old may barely notice, and the premium savings can be real.

The risk shows up if her health changes and she later wants her supplement back. Outside of special windows, insurers can medically underwrite that switch and charge more or decline her.

Here is the protection worth knowing. The first time someone drops a Medigap policy to try Medicare Advantage, they get a one-time 12-month trial right to return to a supplement with guaranteed acceptance. That window is her safety net, so mark the date she enrolls.

For your dad, keeping comprehensive coverage while he manages ongoing heart issues follows the same logic in reverse: broad provider access and few surprises matter most when you use care often.

Before anyone switches, compare the actual numbers. A lower-cost supplement might keep Mom in Original Medicare for less than expected. Your SHIP office is free and unbiased, and at MediNav we help caregivers work through exactly this, also at no cost and tied to no insurer. Ask questions soon to avoid the rush.

Carol here: Thanks to Charles L. Brodsky for helping us learn about the important choices that must be made when people are on Medicare or Medicare Advantage.