



Retirement Income Solutions

Safe . . . Simple . . . Sure Solutions

Asset Safety

Increasing Income (finding money)

Recovery of Investment Losses

Medicare, Home Care, and Long-Term Care Strategies

Wealth Protection and Transfer

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Let's Talk About Medicare . . .

Consists of 4 parts:

Part A

Part B

Part C

Part D (January 1, 2006)



Let's Talk About Medicare . . .

Part A - Hospitalization

Inpatient treatment

Semi-private room and board

General nursing

Misc. services and supplies



Let's Talk About Medicare . . .

Part B - Medical Services

- In/out of hospital, outpatient hospital treatment, physician's services, supplies, therapy, diagnostic tests, durable medical equipment
- Blood
- Clinical Lab Services
- Approved home health care



Let's Talk About Medicare . . .

Part C - Medicare Advantage

- Expanded services for a fee through private health organizations, such as HMOs and PPOs
- You “assign” your Medicare benefit to the HMO or PPO, and are no longer in the Medicare system



Let's Talk About Medicare . . .

Part A - Hospitalization

Part B - Doctor visits, tests, etc.

Part C - HMO/PPO approach

They all have various charges
(deductibles, co-payments, and
dollar limits) for which you are
responsible



Let's Talk About Medicare . . .

What deductibles, co-payments, and capped amounts?

Part A deductible of \$952 for each hospitalization in different benefit periods

Part A co-payment of \$238 per day after 60 days in a benefit period (up to \$456 per day)

Part B deductible of \$124 per year

Part C provider may have fees, co-payments, etc.



Let's Talk About Medicare . . .

Medicare does not typically pay the entire bill. The value usually “assigned” to an doctor’s exam, procedure, or test is 80%.

Medicare may then pay 80% of the 80%.

You owe the balance.

Unless . . .



Let's Talk About Medicare . . .

Your physician or lab “accepts assignment”, and considers that 80% of 80% payment in full,

Or,



Let's Talk About Medicare Supplements

Unless . . . you have a **Medicare Supplemental Insurance** policy that guarantees to pay a Medicare-approved expense that Medicare does not pay in full.



Let's Talk About Medicare Supplements

“Med-Supps” come in a variety of flavors and sizes, offering minimal coverage (simply paying the Part A deductible) to the best coverage wherein you should not have to pay a penny out of your pocket.

However, plan design has been standardized by Medicare, so that a Plan B, or Plan C, or Plan F is the same irrespective of the insurance company offering it.



Let's Talk About Medicare Supplements

What to look for in a “Med Supp” company:

1. A known, dependable, long- term provider;
2. An “issue-age” company rather than an “attained-age” company;
3. Excellent premiums, and limited increases;
4. A knowledgeable advisor—as with anything important to you.



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How can you make the most of your finances, your time, and your results?

Contact us and find out. We will do our best to satisfy your objectives, and to exceed your expectations.

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In addition to Missouri and Kansas, we also are licensed to conduct business in Arizona, California, and Texas. Professional alliances enable us often to assist in other states as well.

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