

RAHALL

Weekly Report

"HEALTH INSURANCE FOR THE ELDERLY"

BY CONGRESSMAN NICK RAHALL

RECENTLY THE HOUSE SELECT COMMITTEE ON THE AGING COMPILED SOME HELPFUL HINTS FOR SENIOR CITIZENS WHO ARE FORCED TO BRIDGE THE WIDENING GAPS IN THEIR MEDICARE COVERAGE. BY SHOPING AROUND FOR ADDITIONAL HEALTH INSURANCE, AND I WOULD LIKE TO TAKE THIS OPPORTUNITY TO PASS THESE SUGGESTIONS ALONG TO THOSE INDIVIDUALS IN SOUTHERN WEST VIRGINIA WHO MAY NEED THEM.

THERE ARE MANY GOOD MEDICARE INSURANCE SUPPLEMENTS, CALLED "MEDIGAP" POLICIES, AND OTHERS THAT ARE NOT SO GOOD. THESE FOLLOWING COMMON SENSE FINDINGS ABOUT MEDIGAP INSURANCE ARE BASED ON INFORMATION FROM HEARINGS OF THE AGING COMMITTEE:

-MAKE SURE THAT YOU UNDERSTAND EXACTLY WHAT MEDICARE COVERS AND THE "GAPS" IN COVERAGE YOU MUST ACCOMMODATE. MAKE ANY INSURANCE AGENT YOU DEAL WITH SHOW YOU EXACTLY WHAT HIS/HER COMPANY'S POLICY COVERS THAT MEDICARE AND YOUR EXISTING POLICIES DO NOT.

-IT IS SUGGESTED THAT YOU DO NOT BUY A POLICY THAT INSURES ONLY AGAINST A SINGLE DISEASE. CHOOSE A COMPREHENSIVE POLICY THAT PAYS BENEFITS FOR ALL DISEASES AND ACCIDENTS.

-DO NOT BUY POLICIES WITH UNREASONABLY LONG WAITING PERIODS OR TOUGH RESTRICTIONS ON PRE-EXISTING CONDITIONS. A PERSON WITH A HISTORY OF ARTHRITIS OF THE KNEE WHO FALLS AND BREAKS A HIP MAY, UNDER SOME "MEDIGAP" POLICIES, FIND THE INSURANCE COMPANY REFUSING TO HONOR HIS CLAIM ON THE BASIS OF A "PRE-EXISTING CONDITION."

-DO NOT BUY ON THE SPOT. BEFORE YOU SIGN ANYTHING, DEMAND A SAMPLE COPY, NOT JUST A BROCHURE.

MEDICARE PROVIDES VALUABLE PROTECTION FOR OLDER AMERICANS. BUT, THERE ARE STILL MAJOR GAPS IN COVERAGE, INCLUDING PHYSICAL CHECKUPS, OUT-OF-HOSPITAL PRESCRIPTION DRUGS, EYEGLASSES, HEARING AIDS, AND OTHERS. FOR THIS REASON, IT IS IMPORTANT FOR OLDER AMERICANS TO CAREFULLY REVIEW ANY ADDITIONAL INSURANCE PROVISIONS THAT MAKE SO THAT THEY CAN BE GUARANTEED THE APPROPRIATE COVERAGE AND NECESSARY SERVICES.