



spotlight on health care

Bridging The Gap Between Cost And Coverage

(NAPS)—The fatality rates of a number of diseases have dropped steadily in the past decade. Americans are living longer and healthier lives. Many attribute this increase in the nation's overall health to successfully applied technology and treatment methods by American healthcare professionals.

This progress, however, has a price. As the quality of the country's health care increases, so too does the price of treatment. These high costs have created some significant problems within the industry.

Many medicare HMOs, for example, have reported to the government that they will drop certain customers due to rising medical and prescription drug prices. Some experts speculate that by January of the new year, some 115 HMOs nationwide will eliminate coverage for almost 930,000 Americans.

In addition, some expect HMOs to implement new charges to patients for a variety of medical services that were previously covered at little or no cost.

Many healthcare experts argue that the continuing rise in health care costs (as much as 20 percent per year by some estimates) will affect Medicare-eligible seniors the most, with a number of them expected to lose HMO coverage.

"Seniors who find that they have been dropped by their Medicare HMOs have two options," says a spokesperson for a leading healthcare organization. "They can find another Medicare HMO and sign up again, or enroll with traditional Medicare and add a supplemental insurance policy to cover the gaps in costs that are not covered by the service."



Some experts recommend Medigap coverage to seniors who have been dropped by their HMOs.

A number of healthcare experts recommend "medigap" or Medicare supplements for the added control they can give seniors over their coverage.

One Medicare Supplement is available to seniors directly over the phone or on the Internet. The product, known as MedSupOne Direct, covers the gaps between what traditional Medicare pays and what doctors and hospitals charge.

In addition, the insurance plan comes with a discount prescription drug card that can be used at 22,000 participating pharmacies nationwide, at no additional cost to the policy holder. While the card does not provide drug coverage, it can provide seniors with discounts on drugs ranging from 10 to 40 percent.

For more information, visit www.medsup1direct.com or call toll free 1-888-MEDSUP1 to receive a free Medicare health insurance guide.

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