



INTRODUCTION

CREDENTIALS

I am certain by now you are wondering why you should listen to any guidance this website might provide. Let me start with a brief story about my Dad who obtained his Ph.D. in Finance from the University of North Carolina and had the top selling college textbook in the field of credit for over 20 years.

Several years ago he told me that he had never encountered a more confusing issue than the field of Medicare and the various options facing the 65+ generation, and there are a lot more choices facing us today. Not relating to his dilemma, I was really not very sympathetic and only now can understand his concerns as I encountered what is generally called the “Medicare Maze.”

I readily admit that my Dad was smarter than I (my wife says “isn’t everybody?” but that’s because I introduce her as my Mom at parties), but I can offer a few credentials. Somehow I managed to obtain a Ph.D. in Finance and Marketing Research from the University of Nebraska (where the Huskers do not consider their University to be the “Harvard of the West” but rather believe Harvard to be the “Nebraska of the East”). Additionally, I have owned Florida’s second largest marketing research firm for twenty years---yes, A. C. Nielsen still has us beat.

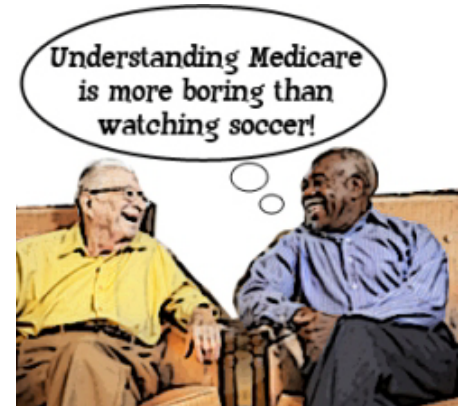


My staff and I have been researching this issue for a year plus we continually monitor all evolving changes. I do not expect you to be awed by the Ph.D. because I know most of you recall your old college professors, but I can assure you there is no better research team around. Furthermore, we are totally unbiased and have absolutely no affiliation with any insurance company or government agency. In fact, we will not accept any insurance company ads. Thus, when we offer you guidance, it is totally meant to be in your best interest---

WE HAVE NO AGENDA!

BORRRRRRING!

I racked my brain and could not come up with a better phrase to describe the study of Medicare. In fact it is so dry and confusing that it is about as much fun as a colonoscopy, or even worse---watching soccer. Thus, I am going to approach the subject similar in fashion to an Erma Bombeck or David Letterman and not in the style of George Bush (not that George is boring, but then again he's not exactly a stand up comedian). If you are offended by our presentation method, then you should go try and navigate the Medicare.gov website and you will encounter the true meaning of the word "offensive."



The literature on the field is not only tedious, but also highly confusing. For example, one of my son's mother-in-law, an intelligent woman with a Master's degree and just turning 65, said she considered herself a person with a decent mental capacity so why can't she grasp this whole Medicare scene? Well, she is not the exception but rather the rule as most of her peers express exactly the same feelings.

Therefore, we are going to keep this site simple and straightforward, without going into meaningless depth. I assure you if you have the patience to spend one half hour reading this site, you will thoroughly understand what is going on and be sufficiently educated to make a rational decision. To obtain the maximum benefit, read it in order and do not skip to the end (even though we do divulge who shot J.R. in the last segment).

STAGGERING AMOUNT OF INFORMATION

If you Google "Medicare" you will encounter 28,000,000 links. If you want to go further, you will find 2,210,000 links for "Medicare Drug Plans," 1,680,000 for "Medicare Explained," and 980,000 for "Medicare Advantage Plans." Now that you are close to tears, you say to yourself I will just go to Medicare.gov, the official government website, and after a few minutes there you will be close to a complete mental breakdown---or at least on your third martini. **THERE ARE OVER 100,000 PAGES OF INFORMATION ON THIS SITE INCLUDING THEIR LINKS.**





Of course now after that third martini, you are not to be deterred and further research reveals there are over 2,000 variations of Medicare Advantage plans in the country and you do not even know what a Medicare Advantage plan is. Going a little further, you discover in your county alone there are well over 50 options of Medicare Advantage plans and the same number for Medicare Drug plans.

While you are wondering what a drug plan is, you soon learn there are also twelve options for something called a Medicare Supplement or Medigap plan. By this time you have ceased being a rational human being, and are ready to challenge the misconception that binge drinking is only for college students.

If it makes you feel any better, I went through the same scenario when I initiated my research, and quite frankly became so overwhelmed that I almost abandoned the project. Not wanting to be called a “wussy” by my staff, rational thinking interceded with the realization that millions of people require assistance and here we come to save the day.

TOTAL CONFUSION

I really did not grasp how much confusion reigns in relation to Medicare until I attended a Medicare “Community Meeting” hosted by United Health Care at a local retirement center. There were 15 senior citizens in attendance who had not seen the south side of 65 in many a year, myself and two others turning 65, plus the presenting agent.

The agent polled the 15 citizens and all “believed” they had some form of additional insurance in addition to basic Medicare. However, only two of the 15 could put a label on the plan they had (HMO, PPO, Medigap Plan, Drug Plan, etc.) Most struck me as alert and mentally sharp, but they had no clue what their policies covered or its restrictions.

I was naïve enough to believe only those of us just turning 65 were dazed by the system’s perplexities, but immediately realized confusion permeated most of the 65+ population. Therefore, I sincerely hope this site will be of benefit to those of you already in the system and provide you guidance if you are enrolled in a plan that is not in your best interest.



Thus, the purpose of this website is to eliminate this state of confusion and provide you a simple path that is best for you, which **ALL TOO OFTEN IS NOT THE ONE THE INSURANCE COMPANY MAY BE PROMOTING.**

WHAT'S COMING?


The first section (Magnitude of Medicare) is going to provide you with a basic education of just what Medicare consists of and understanding of the “language” of the field. After dealing with education, we will then relate to you how to interact with the insurance agents and their companies. This is the only site on the web that we can find that tells you what goes on in Medicare Community Meetings and what to expect if you allow an agent to visit your home.

I have attended a multitude of community meetings and have had numerous agents come to my home, and let me tell you, you owe me big time for this phase of the research.

If you feel a need to accumulate more knowledge than this website provides, we next describe nine ways you can abuse yourself further. You could skip this section but you will miss some humorous and unbelievable agent stories. We will then proceed to provide guidance in the areas of financial assistance, appeals, fraud, and what the current legislative trends mean to you.

The final section is well worth the wait. We will tell you **HOW TO MAKE A FINAL DECISION ON A PLAN**. Possibly even more important, we tell you why this is not an earth shattering decision as you can change your plan every year if you believe you have selected the wrong product. There are more important things in life such as who will win the Michigan-Ohio State football game or who will be the superior couple in Dancing With The Stars.

Before starting the next educational section, it should be pointed out that while on occasion we will identify companies, in general the names will be left out. The reason being is that it is not ethical to say for example a Humana agent was below average in Pennsylvania when the vast majority of them throughout the country may be quite competent.



One more time!
The Medicare PhD
does NOT work for
an insurance
company!

In the Accessing Answers and Advertising section, you will be provided information on how to contact us if any part of this website is confusing or we can assist you with your personal situation. However, once again to prove we have no agenda and are not in the business of insurance sales, we do not provide individual company recommendations. We simply give you the tools to make a rational decision and how to select a policy based on your individual situation.