



MASSACHUSETTS HEALTH INSURANCE UPDATE FOR SENIORS

BY: GEORGE L. CHIMENTO
JANUARY 6, 2010

The Division of Insurance requires health insurers and HMOs to distribute a very helpful publication, the Massachusetts Bulletin for People with Medicare to seniors eligible for Medicare. The 27 page Bulletin has been updated for 2010 and [is at this link](#). It supplements the Federal 128 page publication, [Medicare & You](#). (Unfortunately, the Federal 64 page [Choosing a Medigap Policy](#) is also required reading.)

Considering all the complexity, the Division does a good job with this. Massachusetts seniors need a road map to find their way when there are many -- frankly too many -- alternatives. Consider the various ways in which a senior can obtain medical coverage:

- ▶ Original Medicare (Parts A and B);
- ▶ Original Medicare + Medicare Supplement Insurance (Medigap);
- ▶ Medicare Advantage Plans (Medicare Part C);
- ▶ Medicare Prescription Drug Coverage (Medicare Part D);
- ▶ Employer or Union Health Coverage (including retiree health plans);
- ▶ Prescription Advantage (the state prescription drug assistance program);
- ▶ MassHealth (Medicaid) (for people with limited income and resources);
- ▶ Senior Care Options (SCO) (an option for people with MassHealth);
- ▶ PACE (Program of All-inclusive Care for the Elderly);
- ▶ Veterans Health Benefits;
- ▶ Military Benefits (TRICARE).

The Bulletin provides good information about these choices (except for TRICARE, which the Division honestly admits is better explained by a veterans' agent). The outline of Medicare supplemental coverage is invaluable, with names of approved carriers and most recent premium levels for the standardized Core and Supplement 1 levels of coverage authorized in Massachusetts. Medicare Advantage plans and Part D pharmaceutical plans are outlined in similar fashion. There's even a concise explanation of the alphabet soup of health care: HMO, MSA, PPO, PFFS, SCO, and SNP.

At 27 pages, the Bulletin is still just a bare summary, and a typical senior will flounder without an advisor. However, it's a good effort, and should help seniors make what may be the most important decision for their later years.

This article reflects the opinions of the author, George L. Chimento, and does not necessarily reflect the opinion of Davis, Malm & D'Agostine, P.C. It is provided as a courtesy by Mr. Chimento and may not be relied upon as legal advice, or to avoid taxes and penalties. Distribution to promote, market, or recommend any arrangement or investment to avoid or evade taxes, including penalties, is expressly forbidden. Any communication with the author as to its contents, does not, of itself, create a lawyer-client relationship. Under the ethical rules applicable to lawyers in some jurisdictions, this may be considered advertising.

One Boston Place, Boston, Massachusetts 02108 | phone 617.367.2500 | fax 617.523.6215 | info@davismalm.com.
© 2002-2010 Davis, Malm & D'Agostine, P.C. All Rights Reserved. Attorney Advertising: Prior results do not guarantee a similar outcome. Please read our Disclaimer.