

Types of Plans That Pay Alongside Medicare

Medicare Insurance Supplement plans

At age 65 the plan premium runs around \$120 per month (more if you are in your 70's) and allow you to use any dr. or hospital (PPO) that accepts Medicare with \$0 copay for most medical care. You would need to add separate Rx coverage with this type of plan.

High Deductible Medicare Insurance Supplement Catastrophic

This is a version of the above plan in which you use your regular Medicare card (80/20 coverage) until you meet a \$2000 annual deductible, then the plan pays 100%. These plans run around \$40 per month and is the only low cost (PPO) option available in this area.

Medicare Advantage plans

There are a limited number of good (MA-PD) plans in Santa Clara county that utilize private practice dr's and hospitals. One of the big carriers has a premium of \$98 that includes Rx coverage and low co-pays for medical care (\$20 Dr visits). There are plans that have \$0 monthly premiums from lesser known carriers (both plans started in Southern California). These 3 options are (HMO) plans where you choose a primary care provider (PCP).