

Supplemental Insurance: Necessary or Excessive?



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For many of us, our only connection to the concept of supplemental insurance is an amusing series of commercials featuring a slightly obnoxious, but delightfully quirky duck.

Here's a real definition: Supplemental insurance is extra or additional insurance you can purchase to help pay for services and out-of-pocket expenses that your primary carrier does not cover. This is especially true in regards to adding an extra layer of protection/coverage to a "standard" Medicare policy.

"Medigap" is the most common type of supplemental insurance sold to cover gaps in Medicare and is offered through private insurance companies. There are many other types of supplemental insurance, offered by many vendors, that are also available to help cover medical and non-medical costs related to an illness or accident. The best non-biased resource to see what policy or type of coverage may be best suited for you is by going to www.Medicare.gov and following the easy instructions. It will sort through all of the many supplemental insurance companies out there and offer vendor

suggestions for further (rather easy) follow-up on your end.

Seniors enrolled in Medicare are often advised to consider purchasing a supplemental insurance plan since Medicare (Part A and B) does not cover long-term health care, at-home care or prescription drugs. Especially in regards to at-home care, Medicare's coverage of these all-important aspects of your coverage might change in the near and distant future, given current/upcoming staggering US population trends (10,000 seniors turning 65 every day in the US for the next 20 years!).

Especially in regards to healthcare, our government is extremely challenged from a Medicare and Medicaid solvency standpoint and make-sense changes will have to be made. What these changes are and when they will occur are anyone's guess, but near-future intervention is absolutely necessary to ensure the health and welfare of our seniors who have already paid their hard-earned money into a system that is nearly bankrupt. I fervently believe (and advocate) for in-home-care (as opposed to costly and unnecessary institutionalization) to be a major part of the solution – much to the benefit of our country's bottom-line and the preference of those seniors and their families who would much rather "age-in-place" and spend their *golden years* at the place they call home.

Such is the vision and genesis of Remain At Home Senior Care ("RAH") and I'm proud to say that have been true to our mission of *keeping the promise of independence* for Athens-area seniors. Regardless of mild to extreme acuity-levels, RAH successfully keeps clients healthy and thriving at home with their families, with the ultimate goal of taking advantage of the very best life has to offer.

Always remember that supplemental health insurance is just that, an add-on, and not a substitute for "regular" health insurance or, more specifically, Medicare. You will also want to make certain you don't pay for services in a supplemental policy that you are already receiving. The options are many and the cost can be quite high, based on the coverage you require. Take the time needed to research your options and be sure to ask friends and/or family members who have perhaps already gone through this process and have done a good bit of research. Tread lightly and be sure to read the fine-print. Be well!

Keeping the promise,



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