

HOW TO COVER THE GAPS IN MEDICARE AFTER CATASTROPHIC COVERAGE

Part 1: The Medicare Quandary

I. The Medicare Catastrophic Coverage Act of 1988.

II. The Private Health Insurance Principle and the Advent of Socialized Health Insurance: Unpredictability of illness. The insurers' predicament. The advent of socialized medicine.

III. The Medicare Financial Crisis; What Will Congress Do Next?: How secure are Medicare's trust funds? Cost cutting at your expense. What will Congress Do? Potential effects of proposed measures. The underlying problem.

IV. Do You Still Need "Medigap" Insurance?: Importance of "assignment." Medical claims reduced. Medicare's "approved charges." Cost containment: a National disgrace. Uncovered services.

Part 2: How to Protect Yourself Against the "Medigap"

V. Alternatives to Health Insurance Policies: Accident insurance. "Dread disease" and cancer policies. Hospital indemnity policies. When an indemnity policy might be useful. Health associations. Employer and self-insurance.

VI. Health Maintenance Organizations: Money savers or Health Threats? HMO's reviewed. Disadvantages of HMO's. How to double check an HMO's financial status. The HMO/Medicare outlook.

VII. The New Medicare Supplemental Health Insurance Policies: Evaluating the new provisions. The most important option. Beware the "hard sell." Evaluating the insurers.

VIII. Shopping for a Medicare Supplemental Policy: Every state is different. The state insurance department. Using Best's insurance reports. What you should ask the insurance people before you buy. What you should tell the insurance people before you buy. How much can you afford?

IX. Ranking Policies By Cost and Risk: Multiple-case risk evaluation. Important additional factors. Individual risk design. Determining policy cost and risk. What the index rank indicates. Ten "top-rated" supplemental policies.

X. Other Considerations: Medicare does not travel abroad. Medicare's "exclusion clause."

Part 3: Long-Term Care Insurance

XI. Should You Buy Nursing Home Insurance?: Early-retirement premiums. Will you need nursing home care? Limited-benefit indemnity contracts. A new scandal? A more promising approach.

XII. Long-Term Care Life Insurance: A "hot" new product, but is it advisable?

MEDICAL EXPENSE RECORD.