### Part 1: The Medicare Quandary

I. THE MEDICARE ROLLERCOASTER: On-again, off-again benefits and premiums.

II. THE PRIVATE HEALTH INSURANCE PRINCIPLE AND PUBLIC HEALTH INSURANCE PROGRAMS: Unpredictability of illness. The insurers' predicament. The advent of public health care.

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. 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? HMOs reviewed. Disadvantages of HMOs. How to double check an HMO's financial status. The HMO/Medicare outlook.

VII. THE NEW MEDICARE SUPPLEMENTAL HEALTH INSURANCE POLICIES: Evaluating 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 Alternatives

XI. SHOULD YOU BUY NURSING HOME INSURANCE?: Early-retirement premiums. Will you need nursing home care? Limited-benefit indemnity contracts. A more promising approach.

XII. LONG-TERM CARE OPTIONS: Continuing Care Retirement Communities (lifecare). Home health care.

XIII. MEDICAID: A MIDDLE-CLASS FINANCIAL OPTION FOR LONG-TERM CARE?: Spousal impoverishment protection under the Catastrophic Coverage repeal. Comprehensive Medicaid coverage. Medicaid eligibility requirements. Asset conversion. Medicaid trusts. The taxpayer's dilemma.

### Part 4: End-of-Life Decisions

XIV. LEGAL CONSIDERATIONS: Living wills. Durable powers of attorney for health care (health-care proxies).

XV. FUNERAL OPTIONS: Funeral regulations. Prepaid funerals. Burial insurance. Low-cost funeral services.

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