AMERICAN INSTITUTE FOR ECONOMIC RESEARCH
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THIS EDITION INCLUDES 1988 MEDICARE UPDATE ON CATASTROPHIC ILLNESS COVERAGE

HOW TO COVER THE GAPS IN MEDICARE: Health Insurance Options For the Retired

Persons of retirement age can look forward to many more years of life than could their parents. Greatly improved medical care is one reason. Many afflicted with formerly debilitating retirement-age illnesses now can live longer and better. But modern medical care is costly, as many who needed it know.

Your lifetime savings could be spent on medical bills - savings counted on for self-sufficient retirement. Or you may be forced to accept State aid, with its "strings" and dependency. These threats can so torment the healthy that their retirement years are filled with anxiety. The working-age person who may have to pay the medical-care expenses of parents shares these worries.

You cannot rely on Medicare to protect you or your parents from these fears and financial risks. Almost surely premiums will be increased and benefits reduced, exposing you to much higher retirement financial risks for health care.

The "Medigap" in insurance coverage under Medicare usually means that you must provide supplemental medical insurance. But because costs and benefits of retirement health insurance vary widely, **you easily can waste your money** on policies that could leave you with most of the financial risk.

Some genuine Medigap bargains are available. Our newly revised booklet HOW TO COVER THE GAPS IN MEDICARE ($6 postpaid) provides what you need to know to make an informed decision about this threatening problem (contents on reverse). Please use the coupon below and the enclosed envelope to order your copy today. We will refund your money if you are not satisfied.

Sincerely,

Robert A. Gilmour

Robert A. Gilmour
Director of Research and Education

PS: Please take a moment and also read the new booklet announcement in this package about how to plan better for your harvest years. Due to recent tax changes, you probably need to review your retirement plan.