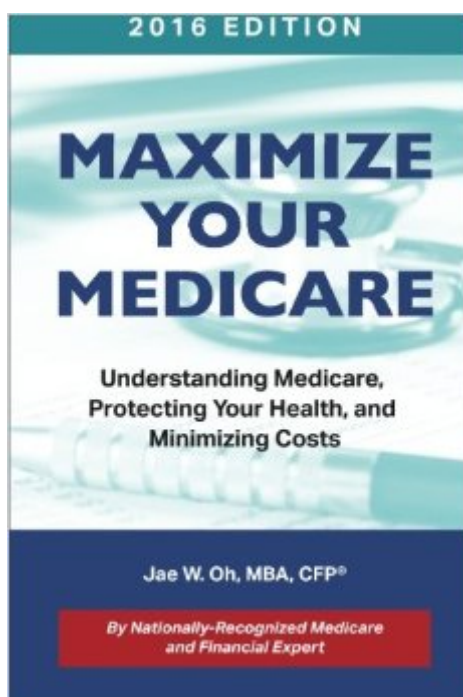


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# Maximize Your Medicare (2016 Edition): Understanding Medicare, Protecting Your Health, And Minimizing Costs



## Synopsis

Maximize Your Medicare is much more than a simple "how to" book. Of course, you need to know the rules. Maximize Your Medicare not only explains the rules, and your options, but also explains specific points so that you can retain the full degree of your options under the rules. While it may seem that Medicare is made to disadvantage new enrollees, that is largely not the case, and Maximize Your Medicare explains how to take full advantage of your options. That said, recent legislative changes are going to make these choices more complicated, not less. As foretold in prior editions, Medicare must evolve, and in some cases, dramatically. While no one can predict the future with absolute certainty, there are certain facts confronting current and future Medicare beneficiaries, and all other parties that support those beneficiaries. The bottom line, then, is that you must understand not only the rules as they currently stand, but you must also understand how you will be very likely affected. Examples of changes to the Medicare system that must be understood: The "Permanent doc fix" enacted in 2015 will affect the timing and plan selection of future retirees. Bundling of medical services by Accountable Care Organizations (ACOs) is likely to affect certain policyholders in very confusing ways. Certain Medicare Advantage plans have made beneficial provisions for beneficiaries, which addresses some of the limitations of original Medicare. The Bipartisan Budget Act of 2015 may affect the decision-making by self-employed business owners. You could suggest that it "impossible to know the future." However, plain-spoken common sense tells you certain outcomes are almost inevitable. 55MM current Medicare beneficiaries, 10K people turn 65 everyday: the stress to the Medicare system will not go away anytime soon. Carriers are competing fiercely, under restraints imposed by the government, that companies in other industries do not face. The cost of becoming a physician and running a medical provider is fraught with risk that affects the future cost of healthcare. These are not heroic statements: they are self-evident, and the combination means that changes to Medicare is an almost-foregone conclusion. For this, you need a strategy, in addition to full command of the rules. Maximize Your Medicare is written by a nationally-recognized Medicare and financial expert, a Certified Financial Planner (and insurance producer) that is committed to a central message: healthcare cost planning isn't a simple portion of the a retirement/financial plan, it is the vital cornerstone of retirement and financial planning, irrespective of your financial or health situation. Maximize Your Medicare doesn't endorse any plan or carrier (he is an expert contributor who answers questions posed by readers on a website powered by Humana, Inc, one of the nation's largest carriers of Medicare plans). New for 2016: the author compares health insurance and the analysis of the price, in "Experts' Addenda," and compares it to other

complicated financial instruments, an area in which the author has global experience and world-class education. You don't need to buy the book to find the author in public on podcasts or with newsletters. They are free, in the public domain under the author's name, everywhere. You can see the author in person in Atlanta, Tampa, Miami, and Saginaw in 2016, with further dates to be announced. You can hear the author's podcast everywhere.

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