



Maximize Your Medicare (2017 Ed.): Understanding Medicare, Protecting Your Health, and Minimizing Costs

Jae W. Oh

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Maximize Your Medicare (2017 Edition) Now Available

Medicare is the cornerstone of retirement planning in the United States.

The reason is simple: healthcare costs, as people age, represent the single largest threat to a person's financial and personal well-being. It affects more than a single person. Family members and those that support the individual are all inevitably affected.

The Rules Are Complicated

The reason that people misunderstand Medicare is that while the language looks the same as other health insurance, but it actually works differently, in important ways.

- Enrollment eligibility
- Late enrollment penalties
- Separate health and prescription drug components
- Financial assistance at federal and state levels
- Special enrollment exceptions

Maximize Your Medicare is written so that consumers understand the wide variety of choices they have, and when they should choose. *Maximize Your Medicare* also points out the pitfalls that one can avoid, if and only if the consumer understands the rules correctly. While intimidating and confusing to many, Medicare rules largely favor the consumer, as long as the consumer fully understands those rules.

Selection is Complicated

There are a wide variety of choices available, and some of those choices change every year. *Maximize Your Medicare* clarifies the key differences among the choices. The elegance of Medicare is that it does not discriminate: every person has the exact same rights and options when first turning 65 years old.

That does not mean that every person will choose the same path. The number of combinations that can influence "what is best for you" is too large to count. Among these factors are:

- Financial resources
- Personal / family health history
- Prescriptions required
- Healthcare provider access

Maximize Your Medicare provides real-life examples, called "This Happens," which highlight both the mistakes that people have made in the past, and the excellent outcomes when the consumer considers his/her situation thoroughly.

The Rules Are Not Enough

There are 57 million Medicare beneficiaries, and approximately 10,000 turn 65 every day, something that will continue for the next two decades. While it may be convenient for others to claim that they can “fix” or “improve” Medicare, the demographic and fiscal reality is that this single issue will be on the top of the national agenda.

While convenient to “find someone else to blame” for the lack of complete information available, *Maximize Your Medicare* is written so that the consumer (and those around him/her) can deal with Medicare in a practical, well-reasoned way. *Maximize Your Medicare* is written with the idea that every stakeholder (the Medicare consumer, physician, hospital, pharmaceutical, attorney, etc) is acting rationally, within the rules that they must follow. *Maximize Your Medicare* is a guide to help consumers, within those same set of complex rules.

About the Author

Mr. Oh is a nationally-recognized Medicare expert, one of three expert panelists on MyMedicareAnswers.com, powered by one of the nation’s largest Medicare carriers. He has appeared in person in front of seniors, professionals, and companies. He has been quoted in the national press (USA Today, nasdaq.com), and on talk radio stations. Mr. Oh is a graduate of the University of Michigan (Ann Arbor), and the Booth School of Business at The University of Chicago.

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