

# Go Figure Health Costs!

By Evelyn Preston



**The only “trip” I took last year was on uneven concrete, falling face down in a Road Runner splat during a tour of (can you believe?) a local hospital’s new wing.**

Wearing a hard hat didn’t save me from their fear-of-liability: a 911 call to close-by EMTs, a gurney ride to the even closer Emergency Room, hi-tech tests, low-tech rest and proving I was okay by sprinting to a sale at the gift shop.

The bad news: total cost \$6,487.03; the good news: Medicare paid \$401.03, and my supplemental policy covered the remaining \$102.30. The other \$5,983.70? Lost in the mystery of Medicare!

**Q: I’m getting older and wonder if I’d be better off with a Medicare Advantage Plan or staying with original Medicare coverage?**

A: I note many ads for Medicare Advantage seminars held across the Bay Area to explain various choices and costs. Bundling all Medicare coverage, these one-stop plans have built in networks from providers to facilities as well as covering dental, hearing, vision and drug needs. According to The Motley Fool, coming improvements may include: longer enrollment or tryout periods, lifestyle support like home safety fixes, aides and household help. Medicare payments go directly to the plan which handles paperwork. I believe Kaiser also operates with its own in-house doctors and separate hospitals. Carefully check and compare what works best for your situation.

**Q: My husband and I are still fairly active but health problems dictate that we find a retirement facility with all levels of healthcare no matter what happens as we age. Where can we find the least costly living that offers the greatest overall care?**

A: Continuing Care Retirement Communities (CCRC) come in the proverbial 36 flavors with a smorgasbord of amenities, professionals and extras. Without buy-in costs, monthly rental CCRCs may limit some medical services, contract them out and/or increase monthly fees. Some offer on-site extra care for paid-out-of-pocket services. Others have extensive rehab centers for specialized therapy. No matter the contracted promises of assisted-living, memory or end-of-life care, few cover the full cost of individual, hourly aides.

Search online, seek referrals and visit different places with a list of your needs and wants. Kiplinger experts warn: carefully check the underlying financial solvency (net assets, occupancy rates, outstanding debt, etc.) and state regulations of CCRC ownership. Comb its contract for refund, resale and fee-coverage policies.

**Q: Why would anyone stick around the crush and cost of the San Francisco Bay Area when they retire? I’ve heard that other states and countries stretch retirement dollars to greatly enhance lifestyles and substantially limit costs.**

A: A seaside villa or Mexican town may beckon active retirees—cooks, gardeners even an expat community but there’s no substitute for Bay Area’s



world class healthcare: a pantheon of professionals, specialists and cutting edge tech. Lack of near-by specialists could wipe out any savings, even cost life-saving minutes as we confront the unexpected vagaries of age. Some countries, like Ecuador, do offer excellent healthcare; lower cost Thailand is known for safe medical procedures. Famed Cleveland Clinic has a huge outpost in South Florida. Check an area’s health care reputation and access—as enviable a lifestyle choice as an isolated cottage in Provence.

Rarely will Medicare pay for health services or supplies if you travel outside the U.S. though Advantage Plans may. Seniors abroad need to consider “in-case-of” supplemental policy provisions or buy emergency insurance with airlift provisions to offset not being able to pack American medical coverage for a sprained ankle or heart attack..

**Q: Are Medicare and senior services bound to cost more and deliver less as more retirees flood the system?**

A: There’s hope—and positive changes. Large institutions like Sutter Health are moving toward online “doctoring,” walk-in clinics and many pharmacies offer tests, shots and consultations. Best of all, we can help ourselves with better nutrition, regular exercise and positive choices. Healthy habits should lead to lower costs!

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