

Adding on to Medicare



Medicare covers a lot, but not everything. For example, Medicare doesn't cover most dental, vision, and hearing care, including hearing aids. It also doesn't cover most non-emergency transportation or care outside of the United States. Even when Medicare does cover your care, there may be out-of-pocket costs left to you, like copays and coinsurances, that can really add up. Today we'll discuss ways to add on to your Medicare to help you access these types of care.

Medigaps: Covering out-of-pocket costs

Medigaps are health insurance policies that work with Original Medicare—not with Medicare Advantage. They are sold by private insurance companies.

- If you have a Medigap, it pays part or all of certain remaining costs after Original Medicare pays first. Medigaps may cover outstanding deductibles, coinsurance, and copayments.
- Medigaps may also cover health care costs that Medicare does not cover at all, like emergency care received when travelling abroad.



If you want to purchase a Medigap policy, you need to find out the best time to buy one in your state.

- In most states, insurance companies must only sell you a policy at certain times and if you meet certain requirements.
- If you miss your window of opportunity to buy a Medigap, your costs may go up, your options may be limited, or you may not be able to buy a Medigap at all.
- Even if you do not have the right to buy a Medigap in your state, you may still be able to buy a policy if a company agrees to sell you one. However, know that companies can charge you a higher price because of your health status or other reasons.



When you're ready to buy a Medigap, you should compare your options and decide which plan you want. You can compare Medigaps on Medicare.gov. After choosing a Medigap, you should contact the insurance company directly to enroll.

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Medicare Advantage Plans: Supplemental benefits

Medicare Advantage Plans may cover things that Medicare can't cover. These are called supplemental benefits. Examples of common supplemental benefits are:



Dental care



Vision care



Hearing aids



Gym memberships.

Medicare Advantage Plans can also offer benefits that are not primarily health-related for beneficiaries who have chronic illnesses, like meal delivery, transportation for non-medical needs, and home air cleaners.



It's very important to read a plan's coverage rules around its supplemental benefits. These benefits may not be as comprehensive as you assume.

Medicaid: For limited income and assets

- Medicaid in your state may cover dental, vision, hearing, long-term care, or transportation services. You may qualify for Medicaid if you have a low income and minimal assets. Contact your local Medicaid office to learn if you qualify.

Stand-alone plans: Covering what Medicare doesn't

- You can purchase stand-alone dental, vision, or hearing plans through private insurance companies.

Strategies for low-cost care outside of Medicare

- You can find low-cost care for services not covered by Medicare, in places like Federally Qualified Health Centers or Community Health Centers. Schools and facilities that train dentists, optometrists, and audiologists may also offer low-cost care. Students work with patients under the supervision of experienced, licensed providers.

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Look out for over-the-counter (OTC) hearing aid scams



Medicare does not cover most hearing care, including hearing aids. Because OTC hearing aids are a new product, older adults may not realize that they can buy one without a prescription from a doctor. Fraudsters may take advantage of this, stealing a person's Medicare number when selling the devices. Also, some companies selling OTC hearing aids may make false claims, have unclear or misleading labels, and fail to offer the guarantees and customer support they promise.

Below are red flags that may point to hearing aid scams, identified by the National Council on Aging (NCOA):

- **Unknown brand names:** Instead, look for well-known and reputable brands with reviews on hearing and retail websites. You can learn about a company's reputation online at the Better Business Bureau or TrustPilot.
- **Misleading labels:** Make sure your device is clearly labeled as a hearing aid (rather than, for example, a "hearing enhancement") to avoid buying a different kind of product.
- **Fake FDA registration certificates:** The FDA does not issue registration certificates, so this could be a scam or misleading marketing.
- **Extremely low prices:** Companies selling hearing aids far below the price of other companies may be trying to sell you a hearing product other than a hearing aid, or trying to sell you a very poor-quality device. Consider your budget but remember that a deal that seems too good to be true, may be just that.
- **No trial period or warranty:** Most companies offer at least a 30-day trial period to test new devices, and some offer even more. Be cautious of companies that don't offer these trial periods or warranties.
- **Lack of customer support:** Avoid companies that don't clearly have contact information on their website. Reputable companies should be easy to contact with issues you're experiencing.
- **Unsupported claims:** There is currently no cure for hearing loss, so be wary of companies that claim their products can cure hearing loss or offer immediate relief from symptoms.

Hearing aid scams can range from dishonest companies misleading you to someone calling to tell you Medicare will cover a hearing aid in an attempt to get your Medicare number or promise you other unneeded medical supplies.

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Who to contact for more information:

- **State Health Insurance Assistance Program (SHIP):** Your local SHIP can help you learn about your coverage options and local resources.
- **Senior Medicare Patrol (SMP):** Call your local SMP if you believe you have experienced a hearing aid scam or other potential Medicare fraud, errors, or abuse.
- **Medicare.gov:** You can compare Medigaps and Medicare Advantage Plans online at www.medicare.gov/plan-compare.
- **Your doctor:** If you aren't sure whether you need additional coverage for these various types of care, consider having a conversation with your doctor to evaluate your health needs.