

Call the Doctor Who Comes To You



Visiting Physician Services makes house calls to homebound adults allowing more quality time, peace of mind and fewer hospital visits. In-home diagnostic testing, management of chronic conditions and more.



Parker Advanced Care Institute at VNA Health Group

732-571-1000
vnahg.org/vps
info@visiting-physician.com

Medicare, Horizon, Braven,
Aetna, WellCare,
Amerigroup/Wellpoint

HERE'S TO YOUR HEALTH

Dr. Izzy's Sound News



Presented By:
Isidore Kirsh, Ph.D., F.A.A.A. (N.J. Lic. #678)

Dr. Isidore Kirsh
Ph.D., F.A.A.A.

Medicare Vs. Medicare Advantage Plans

Medicare Advantage Plans simplify coverage, combining Medicare Part A – which includes inpatient care, such as hospital admissions – and Part B – which includes outpatient services, such as doctors' visits. These plans can also integrate medical and prescription drug coverage so beneficiaries have access to unified and coordinated coverage. In addition, these plans can offer dental, vision, and hearing aid coverage. Over 65% of those over the age of 65 years have some type of Medicare Advantage Plan. Why?? In general, people are saving over 30% or more versus having Medicare and a supplemental plan to cover the 20% that Medicare does not cover (Medigap Plan). In many cases, you're sacrificing "quality of care" if you sign up for the Advantage Plan!

In general, most Medicare Advantage Plans do not offer the same level of choice as a Medicare Plus (Medigap) combination. Most plans require you to go to their network of doctors and healthcare providers. If you have significant health problems, you should shy away from Medicare Advantage Plans by way of how they structure copays and deductibles. Many enrollees have been hit with unexpected costs and denial of benefits for various types of care deemed not medically necessary. Depicted below is a simple comparison when considering your options:

- NO HIDDEN COSTS
- FULL COVERAGE

ADVANTAGE

- YOUR PLAN CHOOSES YOUR CARE – NOT YOU
- HIGHLY RESTRICTED REFERRALS
- LIMITED SPECIALIST
- MRI & OUTPATIENT HIGH FEES
- UPFRONT COPAY ON ER VISITS
- HIGHER DEDUCTIBLES
- SOMEWHAT LIMITED COVERAGE

Many of you are signing up for Advantage plans mainly to take advantage of hearing aid benefits since there is NO hearing aid coverage through Medicare. Advantage Plans such as United Healthcare, Humana, and Braven offer these benefits. Keep in mind if you choose this path, your INSURANCE COMPANY is telling you where you have to go. You have to follow their rules and regulations and quite often, the best hearing aid for your listening needs and lifestyle are sometimes not a choice. In addition, you will have to start paying your hearing healthcare professional office fees basically after 1 yr. of service. This fee is typically \$125 per visit and is NOT covered by the Advantage plan. Many Audiologists, including myself, do not accept the majority of these Advantage plans. Hospitals and physician groups are starting to drop many of these plans because they're horrible to work with.

Dr. Izzy and his staff will always provide you with honest information about hearing health issues. Please feel free to call us at 732-451-3962 or visit us at www.gardenstatehearing.com.

MEDICARE

- YOU & YOUR DOCTOR CHOOSE YOUR CARE
- NO REFERRALS NEEDED
- NO RESTRICTIONS
- NO LAB FEES
- NO PREAUTHORIZATION

His offices are in Toms River, Whiting, and Manahawkin. He can be reached at 732-451-3962 or via Web site at gardenstatehearing.com. Dr. Izzy & Staff gives Retirement Community Talks!

Habitat For Humanity 8th Annual Walk To Build

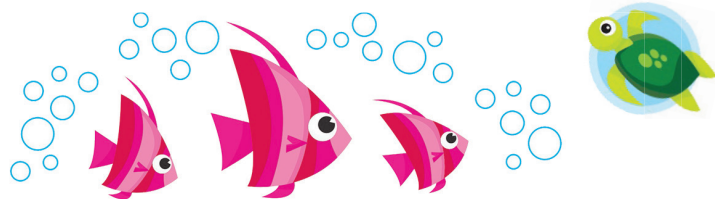
SEASIDE HEIGHTS – Help families walk towards a brighter future! Join in making a difference by sponsoring the 8th annual Walk to Build on September 21 on the Seaside Heights Boardwalk at 9 a.m.

Your support helps pave the way for Ocean County families, transforming lives with each step we take together. Be a champion

for change - sponsor today and walk with us toward a brighter future!

If you would like to learn more about Walk to Build, visit northernocceanhabitat.org/events/2023-annual-walk-to-build. Contact ErinB@nohfh.com or 732-818-9500 ext. 100 with questions about becoming a sponsor or signing up for the walk!

MEDICAL PROFESSIONALS! Expand your patient base by advertising in Micromedia Publications' 7 weekly newspapers. Call 732-657-7344 to find out how!



OCEAN PEDIATRIC DENTAL ASSOCIATES, LLC

PEDIATRIC DENTISTS & ORTHODONTISTS FOR YOUR CHILD!
WE ARE ACCEPTING NEW PATIENTS!



FOLLOW US ON SOCIAL MEDIA!



368 Lakehurst Road | Suite 305
Toms River, NJ 08755
732-473-1123

1301 Rte 72 | Ste 305 | Manahawkin, NJ 08050
609-597-9195

211 W Millstream Road
Cream Ridge, NJ 08514
609-758-9595

www.OceanPediatricDental.com