

## Is A High Deductible F Medicare Supplement Insurance Plan Right For Me?



High Deductible F Medicare Supplement Policies or (HDF Plans) are exactly the same as a Medicare Supplement Plan F Policies except it has an annual deductible which is set at the beginning of each year. The deductible set for the year 2013 is \$2,110 for the HDF Plan.

If you are generally in good health and have few doctors visits during the year or if you are on a budget and can not afford the higher priced plans an HDF Plan may be right for you. Although the plan does not cover all out of pocket expenses it would limit your liability to the annual deductible set for that year for the HDF Plan which is much lower than the cost if hospitalization for a major medical event. If you do receive a hospital bill that you feel you can not afford, call your hospital immediately. Most hospitals will negotiate with you and set up a payment plan. Some will even offer financial aid to lower income patients.

The price for an HDF Plan is usually lower than all other plans. You might be surprised at how much they cost.

Medicare would still pay their share of you cost first. The rest will be submitted to your Medicare Supplement Insurance Company. If you have not met you deductible for the year you would receive a bill for the excess. For example if you have already met your Medicare Part B Deductible for the year and you go to your doctor. If you doctor charges you \$100, Medicare would pay 80% and you would pay 20% or \$20. Once you meet your deductible for the year the HDF Plan would cover you 100%.

If you would like to know more about how much a HDF Plan cost and how it could work for you please contact me for more information.