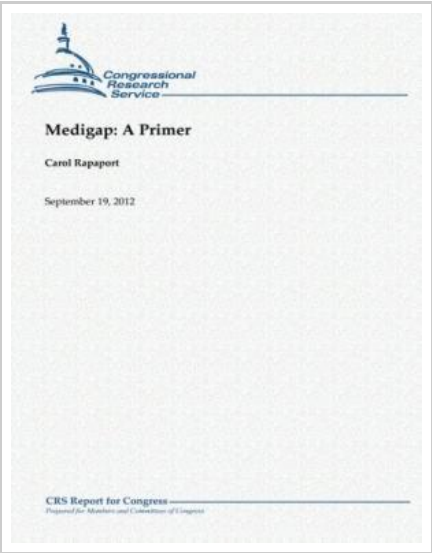


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Medigap: A Primer (Paperback)

By Carol Rapaport

Createspace, United States, 2012. Paperback. Book Condition: New. 279 x 216 mm. Language: English . Brand New Book ***** Print on Demand *****.Medicare is a nationwide health insurance program for individuals aged 65 and over and certain disabled individuals. The basic Medicare benefit package (termed Original Medicare in this report) provides broad protection against the costs of many, primarily acute, health care services. However, Medicare beneficiaries may still have significant additional costs, including copayments, coinsurance, deductibles, and the full cost of services that are not covered by Medicare. All Medigap plans cover some percentage of Medicare s cost-sharing. Some plans offer additions to these basics, including various combinations of greater coverage of Medicare cost-sharing, and care associated with foreign travel emergencies. The most popular plans are the most comprehensive, and cover all deductibles, copayments, and coinsurance not covered by Medicare. Medigap generally does not cover medical treatments not covered by Medicare, although it does extend coverage for certain covered services, such as coverage for additional hospital days beyond the Medicare benefit limit. Medigap is financed through beneficiary payments to the private insurance firms. Federal law requires that Medigap insurers observe many consumer protections. Consumer protections are especially strong during open...

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