

GET WHAT'S
YOURS
for
MEDICARE



Philip Moeller

coauthor of *Get What's Yours:*
The Secrets to Maxing Out Your Social Security

Get What's Yours for Medicare: Maximize Your Coverage, Minimize Your Costs (The Get What's Yours Series)

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A coauthor of the *New York Times* bestselling guide to Social Security *Get What's Yours* authors an essential companion to explain Medicare, the nation's other major benefit for older Americans. Learn how to maximize your health coverage and save money.

Social Security provides the bulk of most retirees' income and Medicare guarantees them affordable health insurance. But few people know what Medicare covers and what it doesn't, what it costs, and when to sign up. Nor do they understand which parts of Medicare are provided by the government and how these work with private insurance plans—Medicare Advantage, drug insurance, and Medicare supplement insurance.

Do you understand Medicare's parts A, B, C, D? Which Part D drug plan is right and how do you decide? Which is better, Medigap or Medicare Advantage? What do you do if Medicare denies payment for a procedure that your doctor says you need? How do you navigate the appeals process for denied claims? If you're still working or have a retiree health plan, how do those benefits work with Medicare? Do you know about the annual enrollment period for Medicare, or about lifetime penalties for late enrollment, or any number of other key Medicare rules?

Health costs are the biggest unknown expense for older Americans, who are turning sixty-five at the rate of 10,000 a day. Understanding and navigating Medicare is the best way to save health care dollars and use them wisely. In *Get What's Yours for Medicare*, retirement expert Philip Moeller explains how to understand all these important choices and make the right decisions for your health and wealth now—and for the future.

Get What's Yours for Medicare: Maximize Your Coverage, Minimize Your Costs (The Get What's Yours Series) Details

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Donna Robbins says

I learned quite a bit, mainly that Medicare enrollment timing is more complex than I would've thought. I'm several years away from Medicare, but a close family member will be eligible this year and I'm kind of on a roll with reading retirement finance related stuff.

I found the social security book co-authored by Moeller, Get What's Yours - Revised & Updated : The Secrets to Maxing Out Your Social Security, to be frustrating - the writing style was annoying and the constant wistful references to the pre-2016 Soc Security rules were just dead weight for most of us; this Medicare book stuck to current rules and was less tedious.

Hal says

Not the most entertaining reading but certainly informative. This book covers all the material and decisions that each of will have to make when we come to setting our healthcare as we retire. The complexity is mind boggling and the consequences of not making the right decisions downright scary. The book should make the decisions a bit less daunting

Fred says

This teaches "Medicare" terminology but selection & descriptions of "options" could have been better. The flow chart (below) makes the "decisions" to follow easier after learning some terms listed in the book. **Medicare is not free**, many Medicare options and/or private insurance plans are needed & will cost you money as discussed (in the book & link below).

<https://www.growthincome.net/pages/tr...>

Major Medicare sections A, B, C, D, F

A - Inpatient service (hospital) - only free option

B - Outpatient service (doctors office visits)

C - Medicare Advantage Plan (combines A & B)

D - Prescription Drug plan

F - Medigap

Medicaid - "Is a social health care program for families and individuals with limited resources." It is not part of Medicare.

Thelma says

This is not my usual fare, but as I am getting ready to dive into the Medicare pool, I need something to guide me. Well-researched and written, with plenty of hot links, explanations and examples. Way too much to absorb with just one read. I may have to borrow again or purchase. If you are getting ready for Medicare, I highly recommend this book.

Carol says

My sincere thanks to Edelweiss, Simon & Schuster Publishers, Philip Moeller and my reading friend Robin Beerbower for bringing my attention to this book due to be published October 4, 2016.

I'm a greedy little senior. I want everything I can get from both Social Security and Medicare.

Kidding aside, I really enjoyed and found much good advice in Philip Moeller's Get What's Yours - Revised & Updated : The Secrets to Maxing Out Your Social Security and couldn't resist the opportunity to read Get What's Yours for Medicare : Maximize Your Coverage, Minimize Your Costs. Though I've been eligible for Medicare for several years, it's pays to review the basics each year as changes can be made during open enrollment periods.

I wish both SS and Medicare rules and regs were more streamlined and easy to understand. Because they're not books such as the aforementioned are helpful and necessary to help us navigate the system.

There were many things I was not aware of regarding Medicare. I'll share just one that answered a question I had. MA (Medicare advantage) insurers get roughly \$10,000 from Uncle Sam for each and every beneficiary who buys a policy. At least now I know why all these insurers are trying to gain my business and "help" me choose the right plan.

Philip Moeller calls his latest book the same rallying cry that emerged from Get What's Yours _SS to make Medicare accessible and clear, or a clear as this mortal can make it. I absolutely agree. Whether you are approaching age 65 or are already in a plan, Get What's Yours for Medicare : Maximize Your Coverage, Minimize Your Costs warrants reading.

If Moeller wants to take on the filing of Federal Income Tax forms, I'm in.

Mark says

Not a full review, because I dropped this book after about 40 pages.

This topic is important to me, as I'm a few years out from retirement age. I began reading this and taking notes a few days ago, figuring I'd go through methodically and organize my notes later.

I gave up today, the book has bested me. I think the author knows his topic, but the organization of the book seems random to me. The Medicare topic is complex, as the author frequently states. Unfortunately, I don't

think his book sheds much light.

My main complaint is that the book is not organized in any way I can perceive. I think most people learn by starting with basic facts, understanding them, and building on them, to eventually have a mental model of a complex subject, but one which we understand because we built it gradually from simpler parts.

This book really doesn't work that way. He discusses topics at high levels from the start, and in the middle of topic A, he jumps in with tips about topic B and C, one not really made clear yet. It's like he thinks and writes stream of consciousness, and opted to save money by not using an editor who would point out how hard his material is to follow. I find myself constantly getting bogged down trying to process interjected bits that should be somewhere else and not here. It frustrated me enough to say "enough" and quit.

The book just seems very disorganized. I don't find it useful, and am moving to other sources. I'm financially savvy, and used to read and interpret tax law and government regs as part of my job. The topic is not beyond me, it's how it's presented (badly). Find another resource, is my advice.

Marge says

Excellent explanations of just about any questions you might have about Medicare. Easy to understand language and in depth coverage of many different choices. I'm still scared I will make a mistake when I sign up in a couple years, but I feel a LOT more informed now.

Mark Patton says

It was strange trying to determine a rating for Moeller's book since on one hand I found it very informative, exactly what I was looking for, but on the other hand, I dread the upcoming time spent dealing with all of this and pretty much hated every reading session as though it was a much-loathed assignment.

Robin says

After reading *Get What's Yours: Social Security*, I felt reassured that the program is fairly straightforward and that by utilizing a few simple methods, I can maximize my benefits when the time comes. It should be the same with Medicare, right? Hardly! Medicare's many sub-programs and gap-filling choices render it a quagmire of bureaucratic rules, regulations, and exceptions—and there are penalties for not navigating the waters properly. Who knew? *Get What's Yours for Medicare* gave me plenty of options and tools for weighing them. I feel prepared to go to my first HICAP (CA Health Care Advocates) pre-Medicare appointment as an active participant who already knows quite a bit about Medicare.

Though this isn't the easiest-to-read book, each chapter is loaded with facts and scenarios, and presented in a lighthearted manner. Phil Moeller thinks the same of bureaucracy and senseless rules as the average reader. He cites many sources for further information, and gives specific ways to research the best plan for your particular needs. He also encourages readers to visit his website for current information, and to email him if their question is not answered. Since the book is so dense, I took it a chapter or two at a time to avoid getting overwhelmed.

If you're approaching age 65, it's a good idea to read this book and to follow up with research at some of the cited links, or contact a Medicare advocacy group for personalized information. You do not want to make any errors, including those of omission, because some result in monetary penalties that are surprisingly persistent.

James Barr says

Excellent resource! It helps you understand the big 3:

- (1) Enroll at the right time.
- (2) Choose the right mix of Medicare and supplemental coverages.
- (3) Understand what the various parts of Medicare cover and how to use them.

This is not a quick read, and it should be purchased and preserved on your bookshelf (or in your e-reader) for quick reference if you or a close family member are approaching Age 65.

Mark says

For those of us near a certain age (65), this is an indispensable guide to what Medicare does and doesn't provide. Furthermore, it provides the information necessary for making a number of decisions regarding what type of coverage to select. This includes regular Medicare vs. Medicare Advantage and the plethora of pharmacy plans that are offered.

Thomas Ernst says

The book has much if not all the information you need to know about Medicare. However, I found it difficult to locate the specific answers to questions I had about Medicare. I managed to enroll in Medicare but frankly speaking I found better information from a guy selling Medicare Advantage insurance plans at the local Publix Market. If you live in Broward County Florida, email me and I will give you his name.

Back to the book, I found the organization of the chapter topics too confusing.

too many times the author drifts off into the minutia of medicare situations that, to me at least, were not very likely to happen to most of us

Of all the books I read on Medicare, this one was the best ; however, that's more of an indictment of how bad the other books were than how good this book is

Michael says

Wow! There is a boatload of good information for those who are Medicare eligible. Philip Moeller in this book successfully navigates the reader through the maze of Medicare. From enrollment to the benefits that Medicare brings to healthcare for the elderly you will find in this book. When it comes to Medicare many of us get lost in the maze that Medicare represents. Moeller helps you navigate the complex issues of Medicare

in this book and every person who is reaching the golden age of 65 should read it to gain valuable information on Medicare. Once you are finished reading it use it like a handy reference manual as you would an encyclopedia. There is so much information that one will be able to use to access important information concerning this benefit.

carl theaker says

Started reading this book with all the excitement of a murder mystery! Oh wait, I knew who the victim was going to be, so maybe I should say - read it as a page turning thriller. I leapt from chapter to chapter to see what benefits would, or wouldn't be, and often to my surprise the various costs.

I'd say the details of the US Medicare program are less well known to the average person. We pay attention more so to Social Security as that's going to give us money, whereas with Medicare, you are contributing further funds.

Author Moeller uses story telling examples to make his points: John and Jane didn't sign up at the right time and so forth, so that makes the stark facts and figures readable. He also limits going into the 'why' Medicare is a certain way. He says he has a rant on the subject, which we all might, but doesn't take up a lot of space on it (otherwise the book would be 800 pages).

You only need 30 of the initial 180 pages, the trouble is, you don't know which 30 till you take a journey through the book. The remainder of the book is full of valuable resources should you need them one day. I think a checklist or flow chart of sorts would also be a great addition, it would melt down the story telling for you to: did I understand what I just read?

The book is a great resource and points to great resources. The author is an authority in the Medicare and Social Security arena with TV shows and as a magazine contributor and has a web page for information and even help you out. My copy was from the library and I had to put a reserve on it to check it out, it was popular. Plus, as there is a lot of info in it, I think people kind of like to mull over the options, so don't quickly turn it in to the library.

Should you read or get your own copy, make sure it is the latest edition as things have changed in 2015, and of course will change in the future. Whether you are researching for you or someone else I'd say some book on the subject is required reading! I'm definitely going to get my own.

Lauren says

I'm young enough that there's a good chance Medicare will no longer exist by the time I'm old enough to need it. I have family members, however, who do qualify or are close to that age (and who, because I'm a lawyer, come to me for advice). As I know very little about the program and as I love my family members and want to make sure they're doing what's best for their health, when I saw this book at the library, I checked it out in hopes of having a better idea about the program.

Holy Complexity, Batman!

It's never a good thing when even the idiot's guide for describing a program is still terribly complicated. I can wade through tax law with something bordering on enjoyment, but I had to stop a couple of times to reread sections and figure out what, exactly, was being said.

And this is a really good guide!

Even with all the complexities, *Get What's Yours for Medicare* is a phenomenal resource. This would be an excellent gift to buy someone for their 64th birthday – in other words, about nine months before they need to start applying for this program. For that matter, even if people are still working or do not plan to need Medicare for several years, still buy them this book and tell them to read it – if nothing else, their pocketbook will be grateful.

Also: This guide ended up being more helpful to one family member than some of the so-called professionals she talked with. Some of Mr. Moeller's suggestions helped her steer away from insurance agents who talked a good game but didn't understand some of Medicare's minutiae.

Highly recommended.
