

Things and More Things

Medicare and Secondary Insurance. Medicare is a type of health insurance for those 65 years of age and older and for certain groups who are disabled. Medicare does not cover all medical expenses, so older adults typically carry a “secondary insurance” of their choice to pay for expenses not covered by Medicare.

Long-Term Care Insurance. Private insurance companies offer long-term care insurance policies that cover long-term care costs. Long-term care insurance is expensive for most. Read Consumer’s Report to better understand the issues:

<http://www.consumerreports.org/cro/2012/08/long-term-care-insurance/index.htm>

Some additional resources:

Evaluating Health Care Providers

AMA Physician Select/On-Line Doctor Finder

The American Medical Association’s Internet directory listing credentials of M.D.’s and osteopathic physicians. Searchable by physician name or specialty.

American Hospital Directory

Commercial website with hospital financial data, statistics on medical services provided, as well as basic directory information.

Best Hospitals

Rankings of hospitals published annually by U.S. News and World Report magazine.

Health Insurance and Medicare

Your Guide to Choosing Quality Health Care

An interactive guide for consumers deciding which doctors, health plans, hospitals and treatments to use. Produced by the federal government’s Agency for Healthcare Research and Quality. Specific questions to ask when rating doctors and services. Includes comparison charts to complete.

Medicare

Official website of the federal government Medicare website. Details on Medicare coverage, options for comparing health plans and hospitals, and locating Medicare participating physicians.

Medicare Rights Center

Phone 1-888-HMO-9050. National, nonprofit Medicare consumer advocacy organization. Publishes informational self-help pamphlets and booklets on Medicare-related topics. Publications may be ordered by mail, phone, or online. Full text online for booklet, "Medicare Answers," under Medicare Basics category.

BenefitsCheckUp

Lengthy, online questionnaire provided by the National Council on Aging for individuals 55 and older. Determines which private or government plans will help pay for prescription medications, health care, rent, and other expenses.

[A Shopper's Guide to Long-Term Care Insurance](#)

A brochure outlining types of policies, benefits covered, eligibility, dealing with inflation, policy renewal, and other decision-making factors. Includes worksheets for comparing plans. Published online by the National Association of Insurance Commissioners.

[Long-Term Care](#)

[Nursing Home Checklist](#)

Online evaluative checklist useful for comparing features of nursing homes being considered, from the website of the federal Medicare program. Checklist can be printed and completed for each nursing home visited. Some categories allow the visitor to rate and score each nursing home in specific areas such as quality of life, nutrition, and safety.