



Citizens' Council for Health Freedom

Health Freedom Minute

September 3, 2019

The Pitfalls of Medicare Advantage

Six weeks from today, Medicare open enrollment starts. You can choose between Original Medicare, the go-anywhere type of coverage and Medicare Advantage, the HMO network version. If you're well, no worries. But as soon as you get sick, Medicare Advantage may make it more difficult to access the doctor, hospital, or services you need.

Medicare Advantage plans get a monthly lump sum payment from the federal government, but they have the right to use their own medical necessity definitions, treatment protocols, and drug step therapy to deny or delay access to prescribed medical treatment. Government inspectors have suggested many Medicare Advantage patients are being denied medically necessary care, so make your Medicare choice carefully.

“Medicare Advantage Appeal Outcomes and Audit Findings Raise Concerns About Service and Payment Denials,” Office of Inspector General, U.S. Department of Health and Human Services, September 25, 2018: <https://bit.ly/2DF8qtM>

“When is Medicare Open Enrollment?” Louise Norris, MedicareResources.org, April 19, 2019: <https://bit.ly/2aR9a01>

Presented daily by Twila Brase, President, Citizens' Council for Health Freedom.

*The Health Freedom Minute is now heard in 47 states:
Mornings M-Th at AM1280 (The Patriot) in MN and 91.5 AM WHKC (FreedomFM) in OH,
afternoons on American Family Radio, and daily on the CSN network
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