

# Health Insurance Agency Boomer Benefits Posts Blog Espousing The Benefits Of Medicare Plan G

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Boomer Benefits, an award-winning insurance agency that is licensed in 48 states, has published a blog post that gives readers who are enrolled in Medicare tips on how to avoid excess charges by signing up for Medicare Plan G if their doctor is a nonparticipating Medicare provider.

The Boomer Benefits Medicare Plan G blog post begins with acknowledging that not all of the beneficiaries who are enrolled in Medicare will be seeking treatment from doctors who are participating Medicare providers. When these patients carefully review their Medical Summary Notice or Explanation of Benefits, they might spot excess charges for Part B services such as doctor visits, surgeries, physical therapy, and more that they are liable to pay. These excess charges are unavoidable unless the beneficiary chooses to switch medical providers or, as the more convenient option, chooses to switch to Medicare Plan G.

The blog post then gives a short explanation of the difference between a participating and a nonparticipating provider. A participating provider accepts both Medicare insurance and Medicare Assignment, also known as

Medicare?s approved rate for a service. A nonparticipating provider, on the other hand, accepts Medicare insurance but does not accept Medicare Assignment and, therefore, does not accept Medicare?s rate for a service. This allows them to charge the patient excess fees for Part B services. Nonparticipating providers providing Part B services can charge 15% above what Medicare allows for the service.

The blog post then proposes a solution for the patients who are currently visiting nonparticipating providers by encouraging them to look into getting a Medicare Supplement plan. Since Original Medicare will provide some coverage for hospital and medical services but won?t cover all costs, patients can sign up for ten standardized Medicare Supplement plans that cover different gaps in Medicare?s coverage. Supplement plans help cover many costs including Medicare Part A deductibles, Medicare Part B coinsurances, Part A hospital costs, skilled nursing facility coinsurances, and hospice care coinsurance. Different Supplemental plans will cover different services and not all of them will cover the aforementioned costs such as Part B deductibles and Part B excess charges.

The blog post then introduces Medicare Plan G, one of the most popular Medicare Supplement plans in 2022 that provides comprehensive coverage at a cost-effective rate. Plan G will cover all costs after Original Medicare except the Part B annual deductible, which is $233 in 2022. More importantly, Plan G covers Part B excess charges at 100%. This plan takes a huge burden off Medicare enrollees who prefer to or insist on visiting a nonparticipating provider but don?t want to be liable for the Part B excess charges.

There is, however, a caveat that the blog post mentions that patients should be aware of. Small hospitals may end up using third-party providers who are not directly employed by the hospital. This means that even if the hospital is a Medicare participating facility, the providers may not be participating providers. This can lead to unexpected excess charges, especially in emergency situations when there is not enough time to verify it ahead of the treatment. The blog post also mentions that several states prohibit excess charges, including Minnesota, Ohio, Pennsylvania, Rhode Island, and others. However, if the patient travels out of state frequently, they can be responsible for excess charges in another state. Medicare Plan G can help cover excess charges in both of the aforementioned scenarios, making it a good investment for some Medicare enrollees.

A spokesperson for Boomer Benefits talks about the blog post by saying, ?We try our best to find the best Medicare solutions for our clients and their specific needs. This blog post is just another way of us trying to get the word out on how our services can help you save thousands of dollars a year with just a little advice and planning. You can always call us to get an in-depth assessment for your needs and we will make sure to find the perfect Medicare solution for you. Follow us on Facebook to stay updated with many more such informative articles that are bound to save you and your family significant amounts of money.?

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## Boomer Benefits

*Boomer Benefits is an award winning agency, licensed in 48 states.*
*They are on a mission to help Baby Boomers through their New-to-Medicare transition every year.*

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