

## **To Our Patients:**

It has become a tradition for Retina Associates of Florida to prepare a letter at the end of the year to inform you about news in the medical insurance market and to help you make good decisions.

For 2010 the Medicare deductible is \$155.00. If you have traditional Medicare, when you come to see us after the first of the year you will have to pay us out of your own funds the first \$155.00 of your medical bill. This is a one-time, out-of-pocket expense that you have to pay at the first of every year. If you have already paid the deductible to another doctor, bring a receipt and we will not have to charge you for the deductible.

There has been a lot of conversation in Washington about changes in Medicare, but currently we don't know what will happen so we will have to wait and see. If you have concerns you might want to contact your Representative or Senator.

There has been a lot of advertising on TV, through direct mail, and at the malls about Medicare replacement policies and the advertisements seem quite attractive. Most of them combine Part B, which pays for doctor's visits, and Part D, which pays for drugs, together in a comprehensive plan. Some of the plans also include Part A that deals with hospitalization. They may sound too good to be true and that should alert you to be careful. Before you decide to switch your coverage to one of these plans, be sure to research the new plan in detail and be sure your current doctor participates in the plan you are considering.

The main problem with most of these plans is they limit the choice of physicians and have high co-pays for physician administered drugs. Remember, they choose their physicians by who will work for the least money. This means many good doctors do not participate in the plans. Be sure to ask your doctors if they are in the plan you are considering. Some of the PPO plans give you more options, but they have higher payments. The HMO plans are very restrictive. These Medicare replacement plans usually have a high co-pay for Lucentis that can be as high as \$700 per injection. For a year that could leave you with over \$8,400 in bills. Traditional Medicare with a supplement usually pays the whole amount after the deductible is paid.

For most people with on-going medical expenses, traditional Medicare with a supplement may be the best choice. It is important to investigate your options carefully and choose the plan that best suits your needs. We are here to assist you with any questions you may have about how your new plan may impact your care here at Retina Associates.

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