

Health Insurance



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The information provided in this document is meant for the sole use of Active Duty service members, retirees, their families, and other personnel eligible for legal assistance from the Space Base Delta 1 Legal Office. The information is general in nature and meant only to provide a brief overview of various legal matters. Rights and responsibilities vary widely according to the particular set of circumstances in each case. Laws can vary across states, services, and civilian jurisdictions and laws change from time to time. Do not rely upon the general restatements of background information presented here without discussing your specific situation with a legal professional.

HEALTH INSURANCE

Senior citizens are aware of the high cost of medical care. While Medicare does cover many bills, it does not pay for everything. Seniors, who generally live on fixed incomes generated by Social Security, interest, and small pensions, sometimes buy supplemental insurance to pay for medical expenses not covered by Medicare.

There are some sources for legitimate supplemental medical insurance. However, some policies are offered to seniors through mailed advertisements by unscrupulous companies and salesmen who will try to sell anything they can, whether there is a need for it or not; such policies will provide inadequate or inappropriate coverage.

Reduce your chances of falling victim to health insurance fraud by carefully reading any sales promotion you may receive in the mail, including the “fine print” in the policy. Be suspicious if a company requests that you pay your premiums in cash, pay a year's premium in advance, pressures you to buy immediately because “It's your last chance,” or requests that you sign a blank insurance form. Be cautious about companies that offer policies that will protect you and your loved ones for “only pennies a day.” Such low premiums will be effective only for a short time (usually 30 days); thereafter, the premium will increase dramatically. You may also find you have purchased a policy that does not include the kind of coverage you need. Be careful if a company uses a name that suggests it is connected with the federal government, the Medicare program, or a well-known company. Unscrupulous companies will choose titles, business addresses, and stationary styles purposely to mislead you into thinking you are purchasing something of value from the government or a respected private company.

If you have any doubts about a health insurance policy that someone is trying to sell you, discuss the offer with a knowledgeable friend or relative or with an accountant, attorney, or other trusted advisor. Remember to also notify your local postmaster or the nearest Postal Inspector about deceptive health insurance promotions received through the mail, so action can be taken to prevent other people being taken advantage of.