



Diabetics and Medicare Cary Nagdeman

65 or older or turning 65? Transitioning into Medicare can seem overwhelming. You will need to make a few very important decisions to be properly covered.

WEST PALM BEACH, Fla. - Sept. 7, 2020 - [PRLog](#) -- Having a pre existing condition like Diabetes, Heart Condition or Cancer requires special attention, one needs to make a checklist of coverage's they require. It is very important to discuss your checklist with a Professional Insurance Advisor who specializes in Medicare before choosing a plan.

Three primary objects to consider: **Cost, Coverage and Network**. A low or no monthly premium does not always mean a lower Cost. Coverage, you need to be sure the medications, treatment procedures and your medications will be covered. The Network you choose determines the access you have to certain Doctors, Pharmacies and select Medications.

Cost: just because a plan has a low or no cost feature doesn't mean you will be covered for all medications. Those with Diabetes currently have coverage under Medicare Part B for durable medical supplies. It covers Insulin vials, not Insulin Pens or syringes. It does cover and pay for Diabetic testing supplies like approved meters, test strips, Contagious Glucose Monitors (CGM) and related supplies. Out of pocket costs may convince you to review and seek additional plans. Ask for Professional guidance.

Coverage: Very important, a person with Diabetes, a Heart Condition or Cancer requires special medications that may not be covered in all prescription plans. To assist those with low income the government has a LIS or Low Income Subsidy program that helps to pay for high prescription costs. For those who qualify.

Network: Your Network determines the level of access you have doctors, pharmacies and treatments, you may need in your plans network. If treatment is not covered in your network of doctors you may be personally responsible for the mediations and treatments if you go out of network.

As a Type 1 Diabetic since 1964 I cannot stress how important proper coverage is. Those with Pre Existing Conditions like Diabetes need to be aware and properly prepared in the event medical treatments are needed.

Medicare Advantage Plans continue to improve helping Seniors stay healthy. Medicare Supplement Plans can be costly but in a majority of cases the Coverage and Networks may be superior. There is a Medicare plan to fit everybody's needs. For information or to speak with a licensed professional with 30+ years of experience call or go online <http://www.medicareinfousa.com> for more information.

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