

OUR NEWS LETTER



Your right to access your personal health information

By law, you or your legal representative generally have the right to view and/or get copies of your personal health information from these groups:

- Health care providers who treat you
- Health plans that pay for your care, including Medicare

In most cases, you also have the right to have a provider or plan send copies of your information to a third party that you choose, like these:

- Other providers who treat you
- A family member
- A researcher
- A mobile application (or “app”) you use to manage your personal health information

This information includes:

- Claims and billing records
- Information related to your enrollment in health plans, including Medicare
- Medical and case management records (except psychotherapy notes)
- Any other records that contain information that doctors or health plans use to make decisions about you

You may have to fill out a health information “request” form and pay a reasonable, cost-based fee for copies. Your providers or plans are supposed to tell you about the fee when you make the request. If they don’t, ask. The fee can only be for the labor to make the copies, copying supplies, and postage (if needed). In most cases, you won’t be charged for viewing, searching, downloading, or sending your information through an electronic portal.

Generally, you can get your information on paper or electronically. If your providers or plans store your information electronically, they generally must give you electronic copies, if that’s what you want.

You have the right to get your information in a timely manner, but it may take up to 30 days to fill the request.

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[HEALTHCARE EXPENSES NO. 1 BARRIER TO EARLY RETIREMENT](#)

[SEARCHING FOR THE RIGHT HOSPITAL](#)

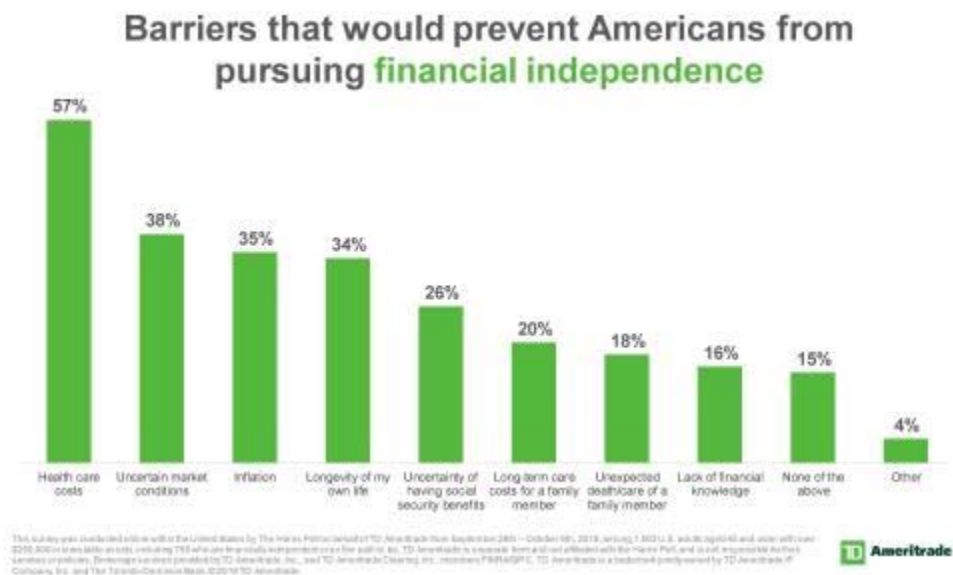
[MEDICARE RULES FOR THOSE WITH HIGHER INCOMES](#)

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Survey: Healthcare Expenses No. 1 Barrier To Early Retirement

Business Wire

When it comes to early retirement, Americans are less concerned about uncertain market conditions (37 percent) or inflation (35 percent), than they are about healthcare costs (57 percent), according to a new survey conducted for TD Ameritrade, of 1,500 Americans aged 45 and older with \$250,000 or more in investable assets.



Barriers that would prevent Americans from pursuing financial independence (Graphic: TD Ameritrade)

“While Americans are enjoying longer lifespans¹, which may mean covering healthcare expenses and long-term care costs for extended periods of time, they also face the increasing costs of healthcare²,” says Matt Sadowsky, director of retirement and annuities, TD Ameritrade. “The good news is that Americans do recognize that health costs should be a top priority when planning for retirement (44 percent), with 57 percent showing interest in holistic wellness planning, including financial and physical health.”

Health is a motivator to retiring early

- Seven in 10 (72 percent) of those who identify as financially independent say health is a motivator to retiring early
- Three-quarters (76 percent) of financially independent believe retiring early will help them live longer
 - In fact, only 15 percent of financially independent retirees report being stressed compared to 47 percent of their non-retired counterparts

Covering healthcare costs in retirement

- An overwhelming majority of Americans (76 percent) point to Medicare as the best way to pay for healthcare in retirement
 - Yet more than half of pre-retirees (61 percent) are not confident that it will cover the bulk of their retirement medical expenses
- Other tools that Americans plan on using to tackle healthcare expenses include: supplemental health insurance (51 percent), health insurance (42 percent), and Social Security (41 percent)

- Forty-six percent of those surveyed are likely to max out their Health Savings Account (HSA) contributions
- Only 19 percent cite long-term care costs for a family member and unexpected costs to care for a family member as top worries about retiring early

“When planning for retirement, it’s important to factor in the healthcare expenses as part of the overall equation,” says Matt Sadowsky. “A comprehensive retirement plan should not only address market risk, it should also include strategies and instruments that help hedge against healthcare and long-term care costs,” Sadowsky concludes.

About TD Ameritrade Holding Corporation

TD Ameritrade provides investing services and education to more than 11 million client accounts totaling approximately \$1.2 trillion in assets, and custodial services to more than 7,000 registered investment advisors. We are a leader in U.S. retail trading, executing an average of approximately 900,000 trades per day for our clients, more than a quarter of which come from mobile devices. We have a proud history of innovation, dating back to our start in 1975, and today our team of 10,000-strong is committed to carrying it forward. Together, we are leveraging the latest in cutting edge technologies and one-on-one client care to transform lives, and investing, for the better. Learn more by visiting TD Ameritrade’s newsroom at www.amtd.com, or read our stories at Fresh Accounts.

Brokerage services provided by TD Ameritrade, Inc., member FINRA (www.FINRA.org) / SIPC (www.SIPC.org)

Source: TD Ameritrade Holding Corporation

About The Harris Poll

The Harris Poll is one of the longest-running surveys in the U.S., tracking public opinion, motivations and social sentiment since 1963. It is now part of Harris Insights & Analytics, a global consulting and market research firm that strives to reveal the authentic values of modern society to inspire leaders to create a better tomorrow. We work with clients in three primary areas; building twenty-first-century corporate reputation, crafting brand strategy and performance tracking, and earning organic media through public relations research. Our mission is to provide insights and advisory to help leaders make the best decisions possible. The Harris Poll is separate from and not affiliated with TD Ameritrade, which is not responsible for their services or policies.

About the Retirement & Health Survey

This survey was conducted online within the United States by The Harris Poll on behalf of TD Ameritrade from September 28 to October 6, 2018, among 1,503 U.S. adults aged 45 and older with over \$250,000 in investable assets, including 750 who are financially independent or on the path to be. “Financial independence” is defined as a state in which an individual or household has sufficient wealth to live on without having to depend on income from some form of employment.

Searching for the right hospital for you or a loved one?

When you're able to plan ahead, use **Hospital Compare**. This free tool helps you **find hospitals and compare differences in quality of care**, both locally and nationwide.

When you're comparing hospitals, look for one that:

- Has the best experience with your condition.
- Participates in Medicare and is covered by your health plan.
- Checks and improves the quality of its care.
- Performs well on quality measures, including a national patient survey.
- Meets your needs in terms of location.

After using **Hospital Compare**, talk with your health care provider to see which hospital will best meet your health care needs.

Debra McComas: Medicare Rules For Those With Higher Incomes

If you have higher income, the law requires an upward adjustment to your monthly Medicare Part B (medical insurance) and Medicare prescription drug coverage premiums. But, if your income has gone down, you may use form SSA-44 to request a reduction in your Medicare income-related monthly adjustment amount.

Medicare Part B helps pay for your doctors' services and outpatient care. It also covers other medical services, such as physical and occupational therapy, and some home health care. For most beneficiaries, the government pays a substantial portion - about 75 percent - of the Part B premium, and the beneficiary pays the remaining 25 percent.

If you're a higher-income beneficiary, you'll pay a larger percentage of the total cost of Medicare Part B, based on the income you report to the Internal Revenue Service (IRS). You'll pay monthly Part B premiums equal to 35, 50, 65, 80, or 85 percent of the total cost, depending on the income you report to the IRS.

Medicare Part D prescription drug coverage helps pay for your prescription drugs. For most beneficiaries, the government pays a major portion of the total costs for this coverage, and the beneficiary pays the rest. Prescription drug plan costs vary depending on the plan, and whether you get Extra Help with your portion of the Medicare prescription drug coverage costs.

If you're a higher-income beneficiary with Medicare prescription drug coverage, you'll pay monthly premiums plus an additional amount, which is also based on the income you report to the IRS. Because individual plan premiums vary, the law specifies that the amount is determined using a base premium. Social Security ties the additional amount you pay to the base beneficiary premium, not your own premium amount. If you're a higher-income beneficiary, we deduct this amount from your monthly Social Security payments regardless of how you usually pay your monthly prescription plan premiums. If the amount is greater than your monthly payment from Social Security, or you don't get monthly payments, you'll get a separate bill from another federal agency, such as the Centers for Medicare & Medicaid Services or the Railroad Retirement Board.

You can find Form SSA-44 online at www.socialsecurity.gov/forms/ssa-44.pdf. You can also read more in the publication "Medicare Premiums: Rules For Higher-Income Beneficiaries" at: www.socialsecurity.gov/pubs/EN-05-10536.pdf.

Debra McComas is the Social Security district manager in Huntington, WV.

350,000 Americans bought LTCI policies in 2018

By [Insurance Forums Staff](#) March 26, 2019

Some 350,000 Americans purchased long-term care protection in 2018, including both traditional long-term care insurance as well as combination products.

The statistic is from a new report released March 26 by the American Association for Long-Term Care Insurance ([AALTCI](#)).

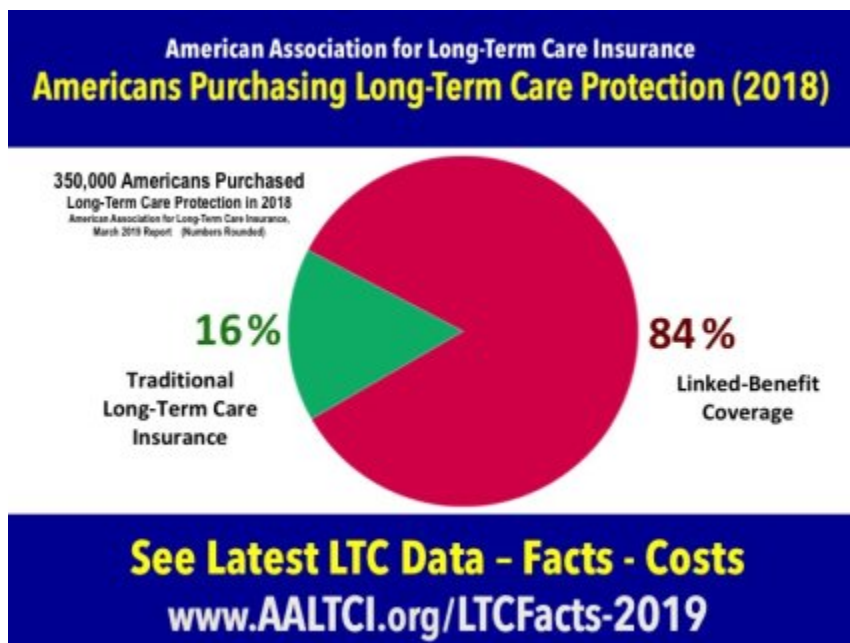
“Individuals understand the consequences associated with living a long life which often include the need for long-term care,” said Jesse Slome, director of AALTCI. “Those who want to have a plan continue to see value in products which can pay for costs associated with needing that care.”

According to the Association, of the roughly 350,000 individuals who purchased coverage, about 16% opted for traditional health-based long-term care insurance.

“The trend to combination products continues and they can be a very viable option,” Slome said. “Unfortunately many consumers are tainted by what they have read about older stand-alone policies. The traditional long-term care insurance policies offered today do not have the premium instability of the older policies.”

The growth of combination products in recent years has prompted more insurance companies to offer such products and to expand their offerings. “In the past, most of these policies were sold as single premium requiring a single payment of \$50,000 to \$100,000 per individual,” Slome said. “Today, insurers are offering flexible premiums which allow annual payments for this important protection. That’s far more consumer friendly and something buyers clearly prefer.”

Headquartered in Westlake Village, Calif., AALTCI advocates for the importance of long-term care planning. The organization connects consumers with knowledgeable professionals who are independent advisors for no-cost, no-obligation long-term care insurance quotes.



Source: AALTCI

Dental Coverage
for as
low as
\$15
a month!

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Details
OR
Call 1-800-739-4700

To contact us: go to www.healthcareil.com or Call (800) 739-4700