

# Is Medicare Advantage too good to be true?

*Featuring Ed Weisbart, MD*



## IN THIS EPISODE

Medicare's 2023 enrollment period is ending on Dec. 7 and Code WACK! is on the case! **What are the true risks of choosing Medicare Advantage** instead of original Medicare with a Medigap supplement? **Are you risking your pocketbook, or your health?**

**Both**, suggests expert **Dr. Ed Weisbart**, a retired family physician, former chief medical officer of Express Scripts and a national board member of [Physicians for a National Health Program](#). **"Don't get tricked"** by Medicare Advantage, he warns, because there's a lot at stake. **Why don't our lawmakers protect us by leveling the playing field between the two Medicare programs?** To find out, listen to the episode!

## SHOW NOTES

# WE DISCUSS

## *How are Medicare Advantage plans riskier than traditional Medicare?*

"Medicare Advantage patients are significantly more likely to have cost-related problems accessing care than are people in traditional Medicare who have purchased a Medicare supplement. " – **Ed Weisbart, MD**

## *If Medicare Advantage plans are so risky, why is the government promoting them?*

"Well, I think it comes back to the question of how troublesome democracy is these days. You know, they shouldn't be doing that, but ... our legislature uses the Medicare Advantage insurance [industry] as one of their larger sources of funding for their campaigns, so they're loath to take it on." – **Ed Weisbart, MD**

## *How can we fix this?*

"If Congress just made a level playing field so that people in traditional Medicare or in Medicare Advantage had the same copays, the same deductibles, the same benefit design and had no copays and no deductibles and had had the right benefit design, Medicare Advantage couldn't begin to compete with that... " – **Ed Weisbart, MD**

## ***What do you want everyone to know?***

"You don't want to give up traditional Medicare. It's the only insurance I know of where you can go to almost every doctor and hospital anywhere in the country and, if you buy a supplement, with virtually no copays and coinsurance and no financial risk. . . *you can just think about your health*. So the one thing I would want people to really know is don't be tricked. Don't be deceived by Medicare Advantage plans." – **Ed Weisbart, MD**

## **Helpful Links**

[Differences between Original Medicare and Medicare Advantage,](#)  
*Medicare Rights Center*

[Pitfalls of Medicare Advantage Plans,](#) *Investopedia*

[Medicare Advantage Plans Costing Billions More Than They Should,](#)  
*Kaiser Health News*

[Medicare Advantage plans get unfair push from U.S. government:](#)  
[critics,](#) *Reuters*

[Insurance PACs contributions to candidates, 2021-2022,](#) *Open Secrets*

[One way or another, the federal government is still bent on pushing](#)  
[Medicare into private hands,](#) *Center for Health Journalism*

[Medicare Advantage Is a Massive Scam,](#) *The American Prospect*

# Episode Transcript

*Read the full [episode transcript](#).*

## Biography: Ed Weisbart, MD

**Ed Weisbart, MD**, is a national board member of [Physicians for a National Health Program](#) and health policy advisor for [Code WACK!](#)

He practiced family medicine for 20 years at Rush Medical Center in Chicago and spent seven years as chief medical officer of Express Scripts until retiring in 2010 to devote his time to advocating for healthcare justice.

He is an author and popular speaker about single-payer health care, the ongoing attacks on today's Medicare program, and how to find common ground across political chasms.

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