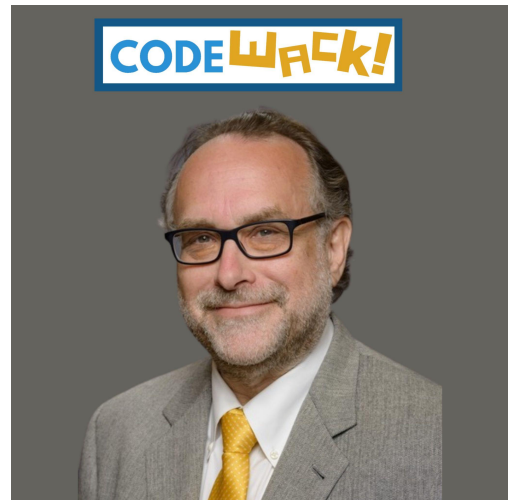


Fighting the Medicare Advantage scourge

Featuring Ed Weisbart, MD



IN THIS EPISODE

This time on Code WACK!

What can be done in light of Medicare Advantage overcharging taxpayers to the tune of around \$140 billion a year? What's the Medigap Trap and why should you worry about it? ***Why should we work to improve traditional Medicare while pursuing Medicare for All?***

To find out, we spoke to **Dr. Ed Weisbart**, the national board secretary for [Physicians for a National Health Program](#) and president of the [Consumers Council of Missouri](#).

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WE DISCUSS

Last time we spoke about how Medicare Advantage companies are overcharging the taxpayers as much as \$140 billion dollars through various ways. What can be done to fight this?

"... I think it's incredibly important that as we expose problems with Medicare Advantage, we need to get people aware of this, but we need to simultaneously be fighting at least as hard to improve traditional Medicare.

"We need to eliminate or greatly reduce the out-of-pocket expense so that people can afford to go into traditional Medicare.

"We need to add those extra benefits so that you don't have to give up your choice of doctors so that you can get a gym club membership.

"We need to level the playing field so that it's fair. " – **Ed Weisbart, MD**

It looks like Medicare Advantage is continuing to grow. Is there anything else we could do to stop it?

"... it's true. This year we crossed the Rubicon and now 51% of people in Medicare this year are in Medicare Advantage.

"So they're on track to keep on growing....Let's say they're on track to get to 60% in three years. Well, if we could do things to keep them at 50% instead of 60% three years from now, that would be huge. I mean, these are usually for profit, publicly traded companies. They want to see growth. If we can stop their growth. . . ." – **Ed Weisbart, MD**

If people who sign up for Medicare Advantage can go back to Medicare later, what's the problem?

"The first six months that you're in Medicare Part B or the first 12 months that you're in Medicare Advantage, the federal law requires every Medigap insurance company to sell you a policy at the same price they would sell it to anybody else in your community. They have to say yes. They can't ask you why you want to buy the policy.

"They can't exclude you for preexisting conditions. None of that stuff....But after that [period of guaranteed issue], that protection against preexisting conditions disappears. Disappears. . . " – **Ed Weisbart, MD**

So if you choose Medicare Advantage and later want to go back to traditional Medicare, you might not be able to buy a Medigap policy, which is important because it covers Medicare deductibles and coinsurance

"You might be able to, but there's no guarantee. And the sicker you are, the less likely they would sell it to you." – **Ed Weisbart, MD**

Helpful Links

[Protect Medicare](#), Physicians for a National Health Program

[The \\$20 Billion Scam At The Heart Of Medicare Advantage](#), The Lever

[Considering a Medicare Advantage Plan? Be Wary of Promises](#), Kiplinger

[Medicare: The Medigap Trap](#), *Pacific Life*

[Medicare Advantage Overpayment >\\$100 Billion](#), *Physicians for a National Health Program*

[Medicare for All Act of 2023](#), *Congresswoman Pramila Jayapal Press Release*

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](#), president of the [Consumers Council of Missouri](#), 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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