

## Type of Health Insurance May Limit Quality of Care

According to researchers at Fox Chase Cancer Center, the type of insurance coverage you have affects more than your access to health care. It may also determine the quality of care, and what types of treatment you may be offered. Research findings were presented at the American Urological Association's Annual Meeting to evaluate differences in surgical treatment for kidney cancer based on a patient's health insurance. While this study explored only one specific area relating to surgery, the findings may have implications for other areas of healthcare. Kidney Cancer Treatment Was Linked to the Type of Health Insurance. Kidney cancer is often treated by removing an entire kidney, but this may be unnecessary. The long-term benefits of only removing the cancerous portion of a kidney include longer life expectancy, maintaining maximum kidney function, and lower risk of dialysis. Yet, surgery to preserve non-cancerous portions of a kidney is widely underutilized, except at high-volume academic centers. In these centers, surgeons are experienced in resection of very complex kidney tumors, and the minimally invasive techniques that can treat kidney cancer. The study findings showed that kidney cancer patients with Medicare as their primary payer were more likely to have a kidney removed entirely, while those with private insurance were more likely to be offered surgery to preserve kidney function. Other studies are needed to identify how the kind of insurance you have can alter the quality of the care you may be offered. Hundreds of Choices in Florida Health Insurance Plans. With hundreds of health insurance plans available in Florida, it's wise to compare plans to get the coverage that best fits individual or family needs. Several of these Florida Health Insurance providers are offering innovative programs. Two of the largest providers of Health Insurance for Florida are offering at-home delivery for most common medications, including medications to treat diabetes and heart disease. Another leading Florida Health Insurance provider is acknowledging high-quality healthcare providers in Florida with a Recognizing Physician Excellence program. Florida Health Insurance Choices Are Available for Medicare Beneficiaries. If you're eligible for Medicare, you can take advantage of Medicare Advantage Plans, and Medicare Supplement Insurance. Medicare Part A deals with home health care, hospice, hospital, and skilled nursing care, while Part B handles doctors' services, other medical services, and supplies not covered by Part A. You can receive these Part A and Part B Medicare benefits through private Florida Health Insurance Plans called Medicare Advantage Insurance. With a Medicare Advantage Plan, generally all of your Medicare-covered health care is provided through that plan, which may include prescription drug coverage. These Florida Health Insurance Plans may offer more benefits, and lower co-payments than Medicare Part A and B. When you join a Medicare Advantage Plan, Medicare Supplement Insurance or Medigap Insurance doesn't pay for co-payments, deductibles, or other cost sharing under your Medicare Health Plan. If you don't have a Medicare Advantage Plan, Medigap Insurance can cover the expenses not covered by traditional Medicare. There is an open enrollment period for Medigap Insurance during the first six months after you turn age 65. During that time, you do not need to qualify, or answer any questions about your prior medical history when enrolling in Florida Health Insurance Medigap plans. Many providers of Health Insurance for Florida offer additional benefits to give you more for your money, and that could increase the quality of care you receive when you need it most. Find out now how to get the best care for your money so you're protected when you need health care coverage.

## About the Author

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