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The Wednesday Wake-Up

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How to use Medicare star ratings wisely during open enrollment

By *Yahoo Finance* – October 28, 2024

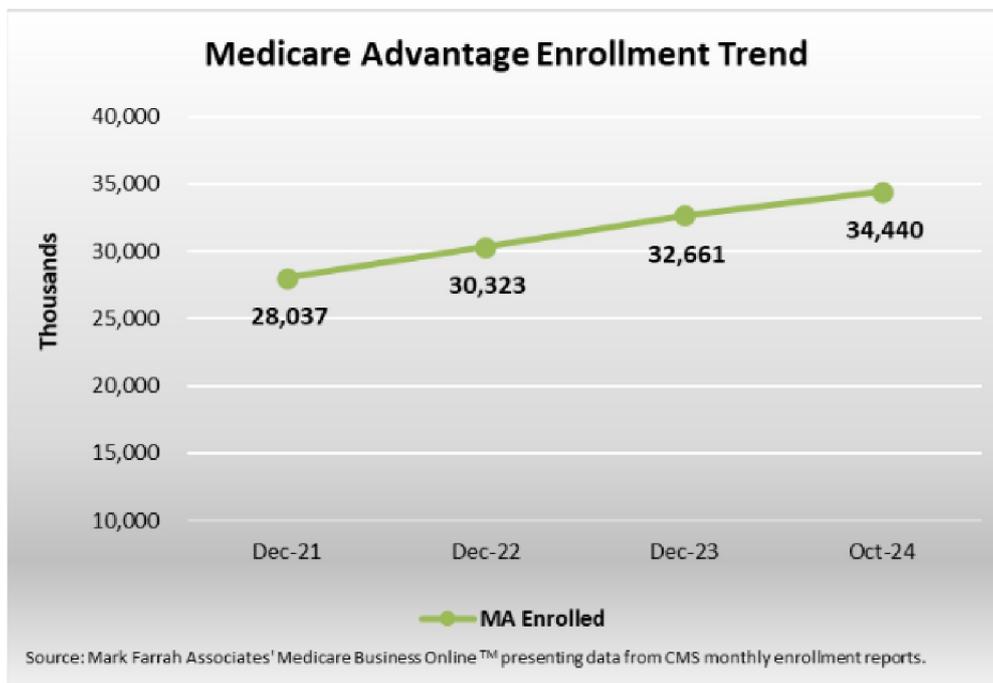
During this [Medicare open-enrollment](#) season, people selecting options for 2025 can often choose among a dizzying number of [Part D drug plans](#) and private insurers' [Medicare Advantage plans](#). Medicare's star ratings can help you narrow down choices—if you understand what they mean. [ARTICLE](#)

Medicare Advantage 2025 Plan Competition and Market Insights

By *MFA* – October 21, 2024

It's that time of year! Medicare Advantage (MA) plans have prepared their Medicare products in anticipation of the 2025 Annual Election Period (AEP), which is upon us once again! The MA market is comprised of national health plans, Blue Cross Blue Shield organizations, prominent regional health plans, and specialized Medicare companies. MA plans currently provide medical coverage for nearly 34.4 million beneficiaries, as of October 2024. While MA market penetration is strong, there is still ample opportunity for growth in this segment, with approximately 51% of the 67.5 million people eligible for Medicare enrolled in MA plans. This brief presents a snapshot of the 2025

Medicare Advantage market with insights from the Centers for Medicare and Medicaid Services (CMS) Medicare Landscape reports and Mark Farrah Associates' (MFA's) [Medicare Benefits Analyzer™](#). [ARTICLE](#)



Correcting Cost Misconceptions Can Bridge the Life Insurance Gap

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Despite a broad understanding of life insurance basics, there's still a significant gap in coverage among Americans, primarily because of cost misconceptions. A startling [72% of individuals](#) overestimate the expense of basic term life insurance, with only about [11% of Americans](#) accurately estimating the affordable \$15 monthly premium for a healthy 30-year-old's \$250,000, 20-year term policy. [ARTICLE](#)

The Word of the Week:

incredulous

[in-krej-uh-luh s]

Adjective

1. disinclined or indisposed to believe; skeptical
2. indicating or showing unbelief:
an incredulous smile.

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