



**Medicare Gobbledygook Translation  
Published Online for “the Confused”**

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Universal Wealth Management, a leading Rhode Island financial and insurance services group, is distributing online services to help you in advance of Medicare Open Enrollment this year to understand the “translation of Medicare” in an exclusive seven-part newsletter series.

The series—“Understanding the Medicare Tangle”—is being distributed in UWM’s Financial Longevity Bundle <sup>(c)</sup> Newsletter and on its website [www.universalwm.com](http://www.universalwm.com) over the next six weeks.

Karen Emma, UWM president and founder, said in announcing the series that recent research has found that more than 60 percent of people seeking healthcare plans have reported difficulty understanding their health insurance plan options; nearly 40 percent feel they picked the wrong plan after enrollment.

“Our series seeks to provide clarity for the understandably confused Medicare individual and the increasingly complex and expensive part of healthcare affecting everyone’s financial planning,” she said. “It is hard for the average person to make smart decisions about their healthcare when they are buried in a maze of bureaucratic jargon.”

“We try to walk people through that healthcare system with simple language. People need and should have healthcare transparency.”

Part 1 of “Understanding the Medicare Tangle” was distributed online last week. The next six parts will be distributed before the beginning of the 2017 Medicare Open Enrollment Period on Oct. 15. Enrollment closes Dec. 7.



Titles of the seven parts include: Part I: Social Security and Medicare Simplified; Part II: Medicare Overview Made Simple; Part III: Medicare Enrollment Periods Made Simple; Part IV: Medicare Part A & Part B Costs and Penalties; Part V: Medicare Part C –Costs, Medicare Advantage vs. Supplemental Plans; Part VI: Medicare Part D – Costs and Penalties of Prescription Drug Coverage; Part VII: How Health Care Costs Impact Your Retirement Cash Flow.

Universal Wealth Management, founded in 2007, serves more than 500 households and handles more than \$ 250 million in assets. UWM is currently registered in 24 states.