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## Health Costs

# Choosing Where to Live

By M.P. MCQUEEN

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Health-care costs aren't at the top of the list when baby boomers consider where to live in retirement. But maybe that should change.

Charges for medical insurance and for health care differ tremendously in different locales, says Steve Zaleznick, president of Longevity Alliance, a Washington, D.C., company that provides quotes for retirement-related financial services.

For example, the average annual premium for one type of Medicare supplement policy last year ranged from \$3,700 in New York to as little as \$1,200 in Phoenix, according to an Alliance survey.

The disparity reflects labor and other cost-of-living differences, as well as state regulations. Some states don't allow insurers to set premiums based on age and health, which tends to make prices higher on average in those states but also makes it easier for many individuals to qualify, experts say.

Also, regulations governing Medicare-supplement eligibility can vary from state to state, which can affect prices.

Meanwhile, a home-health aide costs a national average of \$19 an hour, but can average as much as \$30 an hour in Rochester, Minn., or as little as \$15 in Birmingham, Ala., according to the 2007 Met Life Mature Market Institute Survey.


### Research Before Moving

Says Mr. Zaleznick: "If it is not within their experience, I don't think people realize how much difference there is in the health-care costs. We are trying to raise the level of thinking so they do the research before they look at places to live."

Comparing health-care costs isn't exactly easy, but more data is becoming available.

First, consult Medicare's [medicare.gov](http://www.medicare.gov) to familiarize yourself with the government-provided medical benefits and types of supplemental insurance. You can also use this site to actually compare available Medicare supplement packages, prescription-drug plans and privately run Medicare Advantage plans by state or Zip Code.

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MedicareInteractive.org<sup>1</sup>, a resource of the Medicare Rights Center, a nonprofit consumer group, is another resource. Also, ask your current health insurer about the availability of coverage and pricing and its provider network in any other states you're considering.

#### **For the Under-65 Set**

If you have coverage through an employer and are retiring before 65, talk with your human resources department early about the retiree benefits and also about COBRA, or continuation of benefits. If you are not covered by an employer plan or if COBRA coverage is too expensive for your budget, talk with a health-insurance agent or broker in the other state about available individual health-care options and prices there. One place to find names is the Web site of the National Association of Health Underwriters (nahu.org<sup>2</sup>).

Compare costs and daily benefits of long-term-care insurance plans with your broker and brokers on the Internet, such as LongTermCareQuote.com<sup>3</sup>.

Remember no quote is firm until an insurer has reviewed your application.

Finally, search for information about fees for doctors, hospitals and drugs by looking at insurance-company Web sites and also emerging consumer sites such as ConsumerReports.org/health<sup>4</sup> and vimo.com<sup>5</sup> for health insurance plans and providers.

The Longevity Alliance provides a downloadable booklet about health-care costs in moving at LongevityAlliance.com<sup>6</sup>.

Email forum.sunday03@wsj.com<sup>7</sup>.

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