

Jeff LaBelle, Sarasota-Based Advisor, Discusses Healthcare Costs in Retirement Planning

Gulf Coast Wealth Advisors' Jeff LaBelle explains why healthcare costs remain one of the most unpredictable variables in Florida retirement planning.

SARASOTA, FL, UNITED STATES, October 15, 2026 /EINPresswire.com/ -- Retirement planning often focuses on savings, investment accounts, Social Security and everyday living expenses. Healthcare is another consideration, but unlike some household expenses, medical costs can be difficult to estimate over a retirement that may last for decades.

Medicare can provide important health coverage for eligible individuals, but it does not cover every healthcare-related expense. Depending on an individual's circumstances and coverage, retirees may encounter premiums, deductibles, copayments, prescription drug costs and expenses for services that may not be covered. Dental, vision and hearing services can also involve expenses that may need to be considered separately.

Long-term care is another consideration. Medicare generally does not cover most long-term custodial care, and the need for such services varies considerably from person to person.

Jeff LaBelle, a Sarasota financial advisor, says healthcare is one of several uncertainties that can be considered when developing a retirement plan.

"Healthcare expenses can be difficult to project because every person's circumstances are different," LaBelle says. "Rather than assuming a particular level of future expenses, it can be useful to consider how different healthcare costs could affect an overall retirement plan."

Medicare Is Only Part of the Picture



Medicare consists of different parts and coverage options, and individual costs and coverage can vary. For someone approaching Medicare eligibility,

understanding the available coverage and potential out-of-pocket expenses can help provide a clearer picture of possible healthcare spending. Coverage decisions are personal and can depend on health needs, existing coverage, prescription medications and other individual factors.

People who retire before becoming eligible for Medicare may also face a period in which they need to obtain health coverage through another source.

The timing of retirement can therefore affect how healthcare expenses are considered in a broader financial plan.

Healthcare costs can also change over time. A person may have relatively modest medical expenses during one period of retirement and substantially different expenses later.

Because future healthcare needs cannot be known with certainty, a retirement plan based on a single fixed healthcare estimate may not reflect every possible outcome.

Planning for an Uncertain Expense

Healthcare planning can overlap with other areas of retirement planning, including income, taxes, savings and investment decisions.

For example, unexpected healthcare expenses could affect the amount a retiree withdraws from savings during a particular year. The impact may depend on the individual's available resources, income sources and overall financial circumstances.

Long-term care can present another layer of uncertainty. The type of care, location, duration and individual needs can all affect potential costs.

There is no universal dollar amount that represents the appropriate healthcare reserve for every retiree. Instead, healthcare can be viewed as one of several variables that may change throughout retirement.

LaBelle says this is why retirement planning often involves considering different scenarios rather than relying on a single projection.

"A retirement plan has to account for the fact that the future won't necessarily follow the assumptions made today," LaBelle says. "Healthcare is one example of an expense where flexibility can be particularly important."

For Florida residents approaching retirement, healthcare planning may therefore involve several separate questions: when Medicare eligibility begins, what existing coverage will be available, which expenses may not be covered, and how healthcare spending could interact with other retirement expenses.

The answers will differ from one individual to another.

Healthcare costs are only one component of retirement planning, but they can be an important consideration when evaluating how savings and other financial resources may be used over time.

Rather than attempting to predict exactly what healthcare will cost in the future, retirees can consider the uncertainty surrounding those expenses and how different possibilities could affect their broader financial picture.

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