

Medicare Explained on a Postcard

Senior Savings Insurance

Medicare Explained on a Postcard & Savings Guide

Our goal is to save you money on your Medicare insurance.
It only takes a few minutes to see what savings you are eligible for.
Our services are completely free.

Welcome!

There are two main topics that brought you to my website:

- You're turning 65 soon
- You're over 65 & interested in saving money

For our turning 65 friends this website will help you understand how Medicare works and what your options are.

For those folks who are interested in saving money we can show you how to Switch & Save and get the same or better coverage than you currently have.

One very nice feature about Medicare is that even if you're not happy with your plan or actual out-of-pocket expenses is that you can change your plan every year, between October 15th through December 7th.

I'm not with a big box insurance sales force, but I do have access to all the big name insurance company policies that you need. My service is completely free and you'll get the exact same policy that you would get if you went to those big box websites or big box phone call centers or big insurance companies.

The difference is you get to speak one-on-one with a little guy who can help you and cares that you get the best affordable coverage for your budget.

To make things easy I created "Medicare on a Postcard" to explain your options for Medicare coverage.

So let's get started ...
"Medicare on a Postcard"



Medicare Explained on a Postcard

Here are the parts of Medicare:
Medicare Part A – Provides inpatient/hospital coverage
Medicare Part B – Provides outpatient/medical coverage
Medicare Part C – Combines Part A & Part B
Medicare Part D – Provides prescription drug coverage

Here are your choices as you turn age 65:

Option #1 – Original Medicare (Good)
Keep Original Medicare – Part A & Part B

Option #2 – Medicare Advantage (Better)
Replace Original Medicare with Medicare Advantage

Option #3 – Medicare Supplement (Best)
Keep Original Medicare – Part A & Part B
Add a Medicare Supplement to your Original Medicare

Change your mind?
Every year you can change your coverage during the Annual Enrollment Period (AEP)
October 15th to December 7th

NEW Medicare Card
MEDICARE HEALTH INSURANCE
Name/Nombre: JOHN L SMITH
Medicare Number/Número de Medicare: 1EG4-TE5-MK72
Entitled to/Con derecho a: HOSPITAL (PART A) 03-01-2016
MEDICAL (PART B) 03-01-2016
Coverage starts/Cobertura empieza

Your Next Steps

1. Select Medicare coverage you want Original, Advantage or Supplement
2. Enroll in Medicare Part A & Part B Contact Social Security
3. Enroll in Medicare Part C or Medicare Supplement Contact an insurance company
4. Enroll in a Medicare Plan D prescription drug plan Contact an insurance company
5. Optional: Dental, Vision, Hearing Contact an insurance company

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Medicare Overview

Medicare Part A – Provides inpatient/hospital coverage

Medicare Part B – Provides outpatient/medical coverage

Medicare Part C – Combines Part A & Part B

Medicare Part D – Provides prescription drug coverage

Option #1 – Original Medicare (Good)

Keep Original Medicare – Part A & Part B

Option #2 – Medicare Advantage (Better)

Replace Original Medicare with Medicare Advantage – Part C

Option #3 – Medicare Supplement (Best)

Keep Original Medicare – Part A & Part B

Add a Medicare Supplement to your Original Medicare

Plan G \$100 - \$150/mo*

Plan N \$100 - \$150/mo* Has \$20-\$50 co-pay for Emergency visits

*Information provided here is a general estimate only. See your policy for exact dollar amounts and coverage.

Original Medicare

Part B pays 80%, so you pay 20%

Medicare Advantage (Part C)

Pays most of the 20%, but you have deductibles, co-pay and out-of-pocket expenses.

You must use a doctor and hospital in the HMO or PPO network.

Medicare Supplement

Plans pay virtually all of the 20%.

You can use any doctor or hospital that accepts Medicare.

These plans require a higher monthly premium, in exchange for very limited out-of-pocket expenses.

Enrollment Period

Medicare Part A & Part B

Done automatically with Social Security

Medicare Advantage Part C plans

October 15th – December 7th – You can enroll or make change or go back to original

Your birthday month for 6 months total

January 1st to February 14th – You can disenroll in Medicare Advantage

Penalties

Penalties are applied if you don't enroll when you're first eligible, normally turning age 65

Medicare Part B – provides outpatient/medical coverage

Medicare Part D – provides prescription drug coverage

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Medicare - What you should know

When you turn age 65 you have one shot to select coverage with guaranteed acceptance and no medical exam. After that, you will be subject to medical exams, your medical history and medical underwriting.

These are things that people say about the Medicare Advantage plans;

- It's a one year contract. I cannot change my plan.
- Doctors can leave my plan anytime. I cannot change my plan.
- Hospitals can leave my plan anytime. I cannot change my plan.
- Insurance companies can change plans anytime. I cannot change my plan.
- I'm still paying the Medicare Part B monthly premium.
- Medicare Advantage premiums range from \$0 to \$200/mo.
- It feels like I'm getting nickel & dime charges all year long.
- I have co-pays & deductibles.
- Every January the annual deductible starts over.
- Benefits can change every year.
- I must use doctors & hospitals in my network.
- My network is local or regional. I may not have any coverage if I go to another state.
- In 2016 the maximum out-of-pocket expenses were \$3,400.
- In 2017 the maximum out-of-pocket expenses were \$6,700.
- The maximum out-of-pocket expenses are expected to go up each year.
- In 2019 there are over 2,317 Advantage plans to choose from.
- It seems like good, cheap insurance ... until I use it.
- I can only change plans between October 15th and December 7th.
- I can only disenroll between January 1st and February 14th.
- People change from Medicare Advantage to Medicare Supplements.
- People never change from Medicare Supplements to Medicare Advantage.

These are things that people say about the Medicare Supplement plans;

- It's guaranteed to renew every year forever as long as I make the payments.
- I'm still paying the Medicare Part B monthly premium.
- Medicare Supplement premiums range from \$100 to \$150/mo. depending on my zip code.
- On Plan G all I have is a \$185 deductible (2019). Everything else is covered 100%
- I can use any doctor in the USA.
- I can use any hospital in the USA. Even Johns Hopkins or any big name hospital.
- I do not need a referral to see any doctor. I just go.

Where am I covered?



Medicare Advantage
Local/Regional



Medicare Supplement
Anywhere in USA

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Medicare Advantage vs Medicare Supplements

Medicare Advantage vs Supplements		
Description	Advantage	Supplement
Doctors	Network	Any in US
Hospitals	Network	Any in US
Dr. Referrals	Required	Not needed
Coverage Area	Local/Regional	All US
Deductibles	Yes	\$185 (Part B)
Co-Pay	Yes	No
Co-Insurance	Yes	No
Monthly Premium	\$0	\$125*
Max Out-of-Pocket/year	\$6,700 - \$10,000^	\$185
Max Expense/year (1)	\$6,700 - \$10,000^	\$1,685*
Min Expense/year (2)	\$0	\$1,500*
Prescription Drugs, Dental, Vision, Hearing	Sometimes	No
Plan Contract	Yearly	Forever

^ Annual max out-of-pocket expenses subject to yearly increases
 * Based on Plan G, Female 65 non-smoker 92415 (2019 rates)
 \$125/mo x 12 mos = \$1,500 premiums + \$185 Part B deductible = \$1,685


(1) If your main concern is limiting your total risk \$ then a Medicare Supplement will cap your expenses to just the Part B deductible + your monthly premiums.

(2) If your main concern is limiting your minimum \$ spent per year, then a Medicare Advantage Plan will meet your needs.


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Medicare Savings Guide

Medicare Supplements on a Postcard



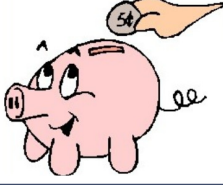
MedSupSAVER™



Plan G \$222.05/mo ↔ Plan G \$125.64/mo

Switch & Save

Same Plan Same Doctors Same Hospitals Same Coverage Same Everything



\$96.41
MONTHLY SAVINGS!

Why pay more for the same coverage?
Why didn't your agent tell you?
Call Today for a free quote to see how much you can save!

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Did you know ???

All Medicare Supplement Plans with the same letter are the same. That means all "Plan G" plans are the same across the USA. Medicare did that so we can compare prices, knowing that the benefits are exactly the same.

In the example above the Plan G pricing varies from \$125.64/mo all the way up to \$222.05/mo. There are about a dozen of these plans. The exact same coverage but with different insurance companies.

Since all "Plan G" benefits are the same and the only difference is the price of the monthly premiums, doesn't it make sense to save money with a lower cost plan?

Medicare Supplement plan pricing depends on your age & zip code. But within those criteria (age & zip) there are often many different prices.

Find the Medicare Supplement plan that provides the coverage you want ... at the right price.

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Happy Birthday!

Now check your medicare supplement plan price.

Did you know you should check your MedSup (Medicare Supplement) insurance rates ever year for changes? In many cases you can lower your monthly premiums and keep the same coverage.

Did you know you could be paying more than necessary for your coverage?

Did you know you you could be paying less for the exact same coverage?

Did your insurance agent tell you that?

You might want to look into the Swith & Save option.

We can review your current Medicare plan and tell you what savings you are eligible to receive.

It only takes 5 minutes!

Who deserves that extra money you're paying? You or the insurance company?

If you live in California, Oregon or Maine then you enjoy the "Medicare Supplement Birthday Rule".

The birthday rule – a 30-day window allowing Medigap enrollees to switch plans following their birthday each year – is in place in California and Oregon. This rule allows for change without underwriting to a plan with the same or lesser benefits. Maine allows Medigap enrollees to switch at any time of the year.

That means you can change your Medicare Supplement plan WITHOUT any medical questions.

Give us a call & we'll review you particular situation and check to see how much you can save.

Dates, Dates, Dates & More Dates

- **IEP** - Initial Enrollment Period. Begins three months before your 65th birthday, includes the month that you turn 65, and ends three months later. This is your golden window. You can enroll in any Medicare plan (Medicare Advantage or Medicare Supplement) without any medical exams. You are guaranteed into the plan. Your premium rates cannot be increased due to pre-existing conditions. Choose your enrollment carefully. For Medicare Advantage you can change your plan annually, during AEP. For Medicare Supplement plans you can change any time. You may need to go through underwriting, which means medical questions and possible rate increases.
- **AEP** - Annual Enrollment Period. Every year, there's a Fall Open Enrollment Period, when you can sign up for a Medicare Advantage plan, switch from one Medicare Advantage plan to another, or drop your plan and return to Original Medicare (Part A and Part B). Also called the Annual Election Period (AEP), it runs from October 15 – December 7.
- **OEP** - Open Enrollment Period. Starting in 2019, there's a new Medicare Advantage Open Enrollment Period (OEP). It goes from January 1 through March 31 every year. It replaces the Medicare Advantage Disenrollment Period (January 1 – February 14). The Medicare Advantage OEP is somewhat more limited than the Fall Open Enrollment Period. This period allows you to quit your Medicare Advantage plan and return to original Medicare. It's best to contact Medicare in December & tell them you want to cancel your Medicare Advantage plan and return to Original Medicare. Medicare will mail you your effective dates. At this point you can enroll in a Medicare Supplement plan. You'll probably go through underwriting, where they ask you medical questions. If you are approved to enroll in a Medicare Supplement plan you can complete the enrollment and after it becomes effective you can cancel your Medicare Advantage plan. If you do not pass the medical, you can keep your Medicare Advantage plan. No need to contact your Medicare Advantage plan or Medicare.
- **6 Month Rule** - Under federal law, you have a six-month open enrollment period that begins the month you are 65 or older and enrolled in Medicare Part B. During this time you can enroll into a Medicare Supplement plan. This 6 month period is not for Medicare Advantage plans.
- **The Birthday Rule** - Medicare may be a federal program, but California has a great Medicare Supplement (Medigap) law known as the "Birthday Rule". This rule gives Californians the option of changing their Medicare supplement with NO Medical Underwriting for up to 30 days following their birthday. If you live in California, Oregon or Maine then you enjoy the "Medicare Supplement Birthday Rule".

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Links for more info

Here are some great webpages to look at;

medicare.gov	https://www.medicare.gov
Medicare & You	https://www.medicare.gov/medicare-and-you
Medicare Plan Finder	https://www.medicare.gov/plan-compare/#/
AARP Medicare Plans	https://www.aarpmedicareplans.com
United Healthcare solutions	https://www.uhcmedicareolutions.com
My AARP Connection	https://www.myaarpconnection.com

Boomer Benefits: Medicare advantage

<https://boomerbenefits.com/why-medicare-advantage-plans-are-bad-or-are-they/>

Kaiser: A dozen facts about Medicare advantage

<https://www.kff.org/medicare/issue-brief/a-dozen-facts-about-medicare-advantage/>

Here are some great webpages to look at;

Medicare Advantage vs Medicare Supplement	https://youtu.be/TRMX3LZJ2bU
Medigap TV	https://youtu.be/V-xr13Tsg2I
Medicare Advantage – Overview	https://youtu.be/R7DepcedZ08
Best Medicare Supplement Plan 2019	https://youtu.be/5924vAqp8qw

Must have downloads (PDF)

Medicare Handbook

<https://www.medicare.gov/pubs/pdf/10050-medicare-and-you.pdf>

Medicare Postcard

<http://www.Medicare-Made-Easy.org/MedicarePostcard.pdf>

Medicare Explained on a Postcard

Extra Protection

You can get lump sum, instant payments for;
Cancer
Heart Attack & Stroke

You get the money as soon as your diagnosed with the covered item.

- Lump sum benefits from 5,000 to \$100,000
- The cash benefits are paid if you are diagnosed with a covered cancer
- Use the money for anything you want
- Pay for deductibles/coinsurance
- Pay for prescription drugs
- Pay for rehabilitation
- Pay for travel expenses
- Pay for extended hospital stays
- Pay for experimental therapy
- Pay for everyday expenses such as monthly bills including rent or mortgage, groceries, childcare, housekeeper, dog walker – whatever you need

Final Expense

You can get affordable final expense (burial insurance);
Be sure to read our free Buying Guide so you get the right coverage & the right price.
Get the free buying guide at http://medicare-made-easy.org/life_FE.aspx

401k, Roth IRA?

Did you know you can get MORE from your 401k or IRA?

Check into the IUL (Indexed Universal Life).

It's not an annuity.

An IUL increases the money you would normally get during a 401k disbursement.

Find out how you can get more money, tax-free for your entire life (no matter how long you live)

AND get a life insurance payout as well.

Check out the IUL at http://medicare-made-easy.org/life_IUL.aspx

Our Services are completely free

You can contact us ...

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