



**Your Health Insurance
Advocates, LLC**



863-588-1615

**WE TAKE THE
FEAR &
CONFUSION
AWAY**

Consider these...

How Do I enroll into Medicare
Parts A&B which is
Original Medicare
800-772-1213

Understanding your
Parts A B C & D

WORKING PAST AGE 65

You are charged a surcharge
for your Medicare if your
income is over a certain
level....Meet IRMAA
Most Agents don't even tell
you about this

You work for a company with
less than 20 employees on
Payroll, You must apply for
Medicare Parts A&B 3 months
before you turn 65, otherwise
your claims won't get paid

99% of the time it is cheaper
to come off of your Employer
plan and go full blown
Medicare

Medicare vs. Medicaid



Top 4 Reasons You Should Use a Certified & Trusted Advisor

YOU SAVE TIME

Unless you have a passion for researching
the ins and outs of insurance plans (like
us), our guess is that you would much
***rather spend your time doing
something you love.***

There are an overwhelming number of
health plan options available, and they all
differ from each other. Even if you fully
understand health insurance, it's difficult
and time-consuming to determine which of
the hundreds of health plan options
available best meets your needs.

It takes even more time to compare these
options to understand the minute
differences and make sure you don't enroll
in the wrong plan for your needs.

Taking the time to understand how all the
plans could work for you is difficult, but it is
a key part of optimizing your health care
costs and benefits. Not only can a health
plan advisor do all this legwork for you, but
we're also experts at it. Our intimate
knowledge of the healthcare landscape
enables us to do the work for you in a
fraction of the time.

YOU SAVE MONEY

Who doesn't love saving money? As a
health plan advisor, we assess your needs
and preferences and find a plan that meets
those needs at the lowest cost. A study
showed that 7% of people on Medicare
choose the plan that provides them with
the lowest total out-of-pocket costs for their
prescription drugs. That means that ***more
than 9 out of 10 people could save
money by enrolling in the right plan in
the first place! We can help you do just
that.***

We don't just look at premiums and
deductibles – we consider your healthcare
habits to understand how you use your
plan. Through our personalized approach,
we identify the plan that is the right fit for
your individual preferences and budget.



Ask for Sue or Lynne

How do I supplement my original Medicare if it only pays 80% ?

Medicare Supplement Plans

Is a Plan G & N the same with every carrier, why do you pay more?

Change your MedSup plan anytime as long as you don't have any medical issues.

Advantage Plans-what's the difference since this plan doesn't have a premium?

When can I change my Advantage & Rx Plan
Annually During
10/15 – 12/7

AVOID LATE PENALTIES

You don't want to enroll into a Drug Plan because you don't take any, if you can't show that you have some form of creditable coverage in the past, you will incur a penalty. We can get you out of this.

ENROLLMENT PERIODS

IEP, ICEP, AEP, GEP, SEP,
LIS, OEPI, MSOE

Getting Extra Help

Disabled

PART D PLANS

Stages & Formularies

Annual Deductible

Initial Coverage

Coverage Gap or Donut Hole

Catastrophic Coverage



You'll Understand Your Plan Options

While you may not care to know how all insurance plan benefits work, you probably would like to know how yours will work for you. That's another great reason to have a health plan advisor you're your Health Insurance Advocates. We don't just recommend a health plan option – we explain why it makes sense for you. Personal advice means that we answer all your questions and ensure you know what to expect from your coverage, so you have peace of mind about the plan you select. When you've chosen a plan, your Benefit Advisor helps you take care of everything.



We handle all 50 states

Email: Sue@InsAdvocates.com

www.InsAdvocates.com

**You're Not Alone
We've Got You
Covered**

**We Are Here
to Support You!**

You Receive Year-Round Support

We are here to provide lifelong support to clients. We have a dedicated team that advocates on your behalf 12 months a year to ensure your individual Medicare plan needs are met. That means when you need guidance or expert advice relating to your plan, we are here for you.

Finding the right health plan for you can be difficult, but it's an important step in making sure your health care needs are met within your budget. Partnering with us is like having a Medicare expert makes this process easy and stress-free.

We conduct
complimentary
webinars
Call us to
Schedule your Date

