

MEDICARE ENROLLMENT GUIDE

A COMPLETE GUIDE TO MEDICARE ENROLLMENT



INSIDE WILL HELP YOU ANSWER

- **Why most seniors are overpaying for Medicare**
- **The biggest gaps in your Medicare coverage and how to fill them**
- **How to step by step enroll into Medicare with peace of mind**
- **AND SO MUCH MORE**



ABOUT ME

My name is Christy Degele and if there's one thing I want you to know about me, it's this.

I grew up wanting to be a teacher because I've always loved helping people understand things that feel overwhelming. Although my career path took me into the insurance industry, that passion never left—I've now spent more than 25 years helping clients protect what matters most.

Over time, I noticed how many people struggled to make sense of Medicare. I saw an opportunity to truly educate, guide, and serve—using the same heart for teaching that shaped me from childhood. My commitment to this work became personal when my dad faced his cancer battle. Seeing how well his Medicare plan supported him showed me just how powerful the right coverage can be.

That experience inspired me to dive deeper into Medicare so I could help others find clarity, confidence, and peace of mind. Today, I combine nearly three decades of industry experience & passion to help people to guide clients through every step of their Medicare journey.

If you need help with Medicare – whether you're turning 65 or already on Medicare – you can call or text me directly (972-818-3990) to set up a free one-on-one Medicare review. During that meeting, I will personally go over:

- Your specific doctors
- Your current medications
- Your preferred pharmacy
- Plans available in your area
- And which plan actually fits your situation best

There's no cost for this, and there's a good reason why: the insurance companies pay me, not you. You never pay me a dime, whether you enroll in a plan or not. That means I get to work for you – not the insurance company – and my job is to help you understand your options clearly so you can make the best decision for your health and your wallet.

And my job doesn't stop there.

One of the most important things I do for all my clients is review their plan every single year, because Medicare plans change annually. Benefits change, premiums change, drug lists change – and sometimes people don't even realize their plan changed until it's too late. That's why having a Medicare advisor who watches out for you year after year is so important.

If you want someone honest, patient, and caring in your corner – someone who will look at your situation, your doctors, and your medications – I'd be honored to help. Just call or text me to schedule your free Medicare review anytime. You and your family deserve clarity, confidence, and someone who will walk through this with you.

And I'd love to be that person for you.

MEDICARE ENROLLMENT TIMELINE

Timing Is Everything

“It is crucial you follow our Enrollment Timeline to ensure you won’t receive any late enrollment penalties”

- **5-6 Months Out** - Start researching your options with a Trusted Professional so you become familiar with how Medicare works.
- **4 Months Out** - Begin looking over the specific plans in your area.
- **3 Months Out** - Meet with a trusted professional (Call me!) and we will go over your medications, doctors, and pharmacy with the plans in your area and enroll into one.
- **1-2 Months Out** - Check back in with the individual who enrolled you and make sure everything is completed.
- **0 Months Out** - Congrats, you made it! Enjoy retirement knowing you made the right decision!

INITIAL ENROLLMENT PERIOD

The Time To Act. Is Now

“Your Initial Enrollment Period is when you start enrolling.”

If you are turning 65 in the next 6 months you are nearing what Medicare calls your **“Initial Enrollment Period.”** This is a 7 month window that Medicare allows you to enroll into Medicare with NO penalties. It is extremely important you start planing during this time! Your initial enrollment period includes 3 months before you turn 65, your 65th birth month, and 3 months after you turn 65.



As long as you enroll during this Enrollment Period you will not receive any **Late Enrollment Penalties!**

It's important to know that if you are drawing Social Security income already the process will look a little different than if you have not already activated Social Security.

If you are drawing Social Security: You will automatically receive your Medicare card in the mail 3 months before you turn 65.



If you are not drawing Social Security: You will have to manually enroll into Medicare Part A and Part B three months before you turn 65.

And you can manual enroll one of the following ways:

- Call Social Security or visit a local office near you
- Go to **www.ssa.gov/medicare/sign-up** create an account and sign up online **Call Christy Degele**
- **Insurance Agency LLC:** we can do it for you and it only takes about 10 minutes (972-818-3990)

After you have enrolled, you will receive your Medicare Card in the mail approximately 3-4 weeks after. Once you have received your card you will be able to enroll into a plan.

HOW MEDICARE WORKS

This Is Where You Can't Get Messed Up

“Make sure and understand this section because it’s the foundation of Medicare”

Now that you understand how to enroll into Medicare, it’s important to know how Medicare works. We will show you below exactly how Medicare works in the simplest way possible.

When you enroll into Medicare during your Initial Enrollment Period like we discussed earlier, you are enrolling into:

(Hospital) Part A: \$0

(Medical) Part B: \$206.50 (In 2026)



Hospital Part A is work based. Meaning if you (or your spouse) worked a combined 10 years, you will not have to pay anything for Part A.

Medicare Part B changes every year, but in 2026 the average retiree will pay the Standard Part B Premium which is: \$206.50/Month. However if you are considered a “Higher Income Earner” you may have to pay more.

MEDICARE 2025 PART B PREMIUMS BY INCOME			
If your filing status and yearly income in 2023 was:			
File Individual Tax Return	File Joint Tax Return	Income-Related Monthly Adjustment Amount	Total Monthly Premium Amount
Less than or equal to \$106,000	Less than or equal to \$212,000	\$0.00	\$185.00
Greater than \$106,000 and less than or equal to \$133,000	Greater than \$212,000 and less than or equal to \$266,000	\$74.00	\$259.00
Greater than \$133,000 and less than or equal to \$167,000	Greater than \$266,000 and less than or equal to \$334,000	\$185.00	\$370.00
Greater than \$167,000 and less than or equal to \$200,000	Greater than \$334,000 and less than or equal to \$400,000	\$295.90	\$480.90
Greater than \$200,000 and less than \$500,000	Greater than \$400,000 and less than \$750,000	\$406.90	\$591.90
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$443.90	\$628.90

Medicare uses this chart above to determine what you will pay for Medicare Part B each year. Every year starting in January they will adjust your Part B Premium. It's important to know that Medicare always looks back two years from the current year when determining your Part B Premium. So if you are getting onto Medicare in 2026, they will look at your 2024 tax return. Once 2027 rolls around, they will look at your 2025 income and so on. You can look at this chart and see where you fall income wise. The number on the far right is the total you will pay monthly for Part B with the adjustment.

FOUNDATION OF MEDICARE



Medicare Part A and B: This is called "Original Medicare". This is what people are talking about when they say, "Medicare pays 80% and you pay 20%."

If an individual only had Medicare Part A and Part B (Original Medicare) they are responsible for 20% of anything they get done medical or hospital related.

Example: If you got diagnosed with cancer and had \$1,000,000 worth of chemo/cancer bills, you would be responsible for 20% (\$200,000).

I know this can be alarming, but that's where your options come in to play:

- Medicare Advantage Plans
- Medicare Supplements

These plans were created to help make that 20% more affordable for you. Now let's take a look at your two options on the next page

MEDICARE ADVANTAGE

The way that Medicare advantage plans work is that they take over your Original Medicare (Part A and Part B) to add more coverage for you.

Medicare Advantage plans replace the 20% you would be responsible for and instead provide small copays if you receive medical or hospital treatments.

These are examples of what you might pay on a Medicare Advantage Plan:

- \$0 Copay - Doctor Visit
- \$35 Copay - Specialist Visit
- \$0 Copay - Lab Services
- \$90 Copay - Emergency Room
- \$295 Copay - Hospital Stay (Days 1-5)
- \$295 Copay - Outpatient Surgery

As you can see, Medicare Advantage Plans are a lot more affordable than paying 20% of all your medical bills.

MEDICARE ADVANTAGE

It's also important to note that Advantage Plans are typically Zero-Dollars to have.

They also include Extra Benefits such as:

- \$1,500/Year for Dental
- \$200/Year for Glasses
- \$2,000 for Hearing Aids
- \$60/Quarter for Over-the-Counter products

Lastly Medicare Advantage Plans typically also include Prescription Drug Coverage built in at no extra cost to you!



So you would pay the following

Hospital Part A: **\$0**

Medicare Part B: **\$206.50 (Unless High Income Earner)**

Medicare Advantage Plan: **\$0**

MEDICARE SUPPLEMENT

Now let's take a look at your second options to cover the gaps in Part A and Part B which is **Medicare Supplement.**

Medicare Supplements are pretty much the complete opposite of Medicare Advantage Plans. Medicare Supplements go along side your Medicare Part A and Part B and help pay for the 20% entirely that you are responsible for on Original Medicare.

With Medicare Supplements you will pay a premium **on top of your Part B Premium** that ranges from \$120 - \$250 a month depending on what state you live in. But the Medicare Supplement will come in and pay for all of the 20% that Medicare doesn't pay for. All you are responsible for is a one time a year \$288 deductible (in 2026).

You will not have any copays like you would on Medicare Advantage Plans.

That being said, Medicare Supplements do not have any extra benefits like Dental, Vision, or Hearing. So you would have to purchase those separately if you wanted coverage for that as well.

Medicare Supplements also don't include drug coverage so you would also have to take out a **Medicare Prescription Drug Plan** for your Prescription Coverage.

Typically Prescription Drug Plans range from \$0 - \$15 a month, but can be more if you are on expensive drugs.

CONCLUSION

I know this is a lot of information all at once, so I would highly suggest that you consider letting me assist you with your Medicare Enrollment. I promise to be professional, experienced, and 100% trustworthy.

I will guide you every step along the way from enrolling into Medicare, to enrolling into Part A and Part B on Social Security's Website ,to tailoring a plan for your specific needs and budget.

But the best part is, it's all **100% FREE to you!** I get paid through the insurance carriers when I enroll you.

But it doesn't stop there. After I enroll you into a plan, you will get my personal cell phone number so that you can call me with ANY questions that you have while being on Medicare. If you get a bill you don't understand or you have questions about your coverage, YOU CAN CALL ME!

I will also review your plan every year and let you know the exact changes with your specific plan during the Annual Enrollment Period (October 15th - December 7th). This is when you have to review your plan for the following year.

I'd love to hear from you! Go ahead and give me a call once you've read through this and we can talk about your specific Medicare situation!

CONTACT INFORMATION



Christy Degele

972-818-3990

**Schedule Your Free Medicare Call
Now!**

[Click Here to schedule a call today!](#)

