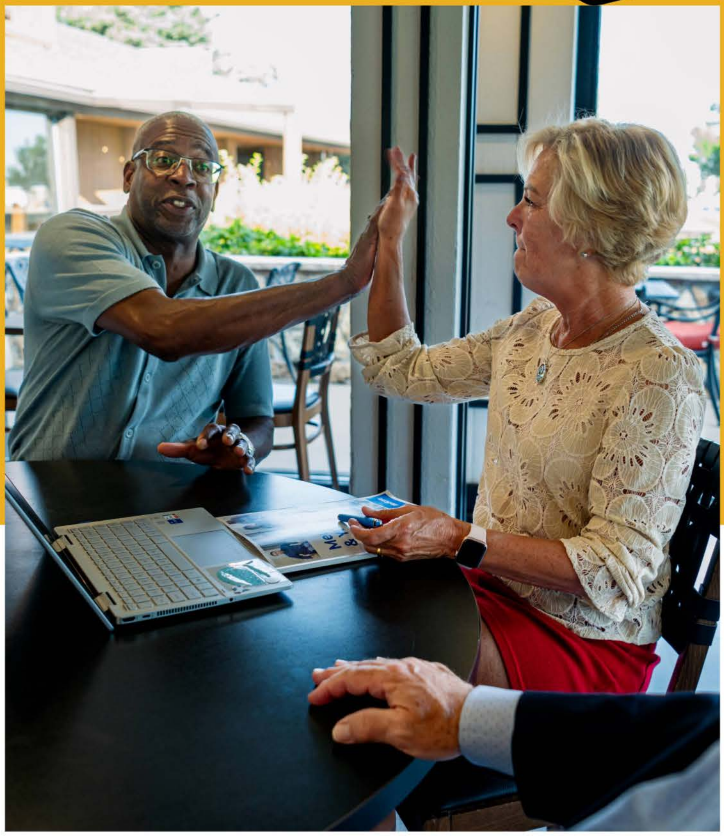
Navigate Medicare Confidently

WITH THE HELP OF **INDEPENDENT CONSULTANTS**



Turning 65 should be a milestone to celebrate- not a source of stress. Yet for many, the transition into Medicare feels like stepping into a maze of deadlines, acronyms, and fine print.

Open enrollment is October 15th - December 7th, 2025. The choices you make at this stage of your life can shape not just your health coverage, but also your financial Peace of Mind for years to come.

That's why experts like Mike and Stacy Gallagher, founders of My Longevity Health Compass, are committed to helping older adults navigate Medicare with clarity and confidence.

They bring a unique mix of professional experience and personal empathy to the table as independent brokers.

Mike offers more than 4 decades of experience in health insurance and Stacy has a different wealth of information with an equally long career as a registered nurse.

"We're not tied to any one insurance company "Mike Gallagher explains.

"That means we can sit down with clients, compare side by side, and help them choose what truly fits their needs- without the sales pressure of representing just one insurer."

Common Pitfalls to Avoid
One of the biggest mistakes new enrollees make, the Gallaghers say, is waiting too long to understand Medicare's rules.

For example, if you miss your initial 6 month Medigap enrollment window after signing up for Medicare Part B, you lose your guaranteed-issue right to coverage with a Medicare Supplement. After that, insurers can require medical underwriting- meaning you may be denied, if your health has changed.

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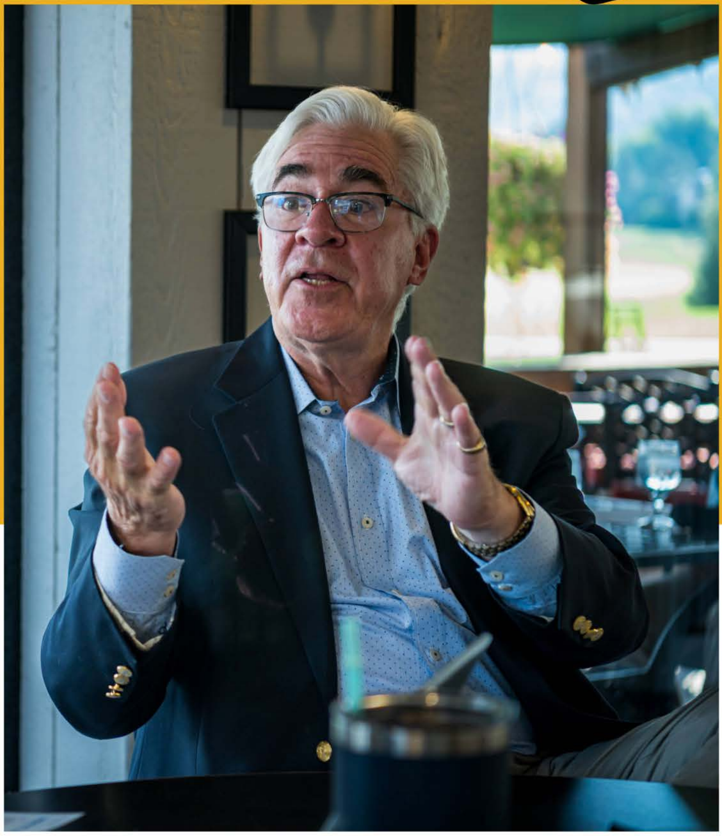

"Those first six months are crucial," Mike emphasizes. "You can get any plan you want with no questions asked but after that, the door can close."

Another common oversight is failing to plan for how Medicare interacts with income. Higher earners may be subject to Income Related Monthly Adjustment Amounts (IRMAA) surcharges on Part B and Part D premiums- based on income from the two previous years. This can be an unpleasant surprise for people, says Mike.

Finally, many people underestimate how different spouse's needs can be. "Even within the same household, the right plan for one partner may not be the best fit for the other," Stacy points out.

They founded My Longevity Health Compass in 2018 after decades of working in corporate healthcare and insurance. Both had grown frustrated by seeing decisions driven more by quotas than by what was best for patients or clients.

"At this point in our careers, we don't have sales quotas," Mike explains. "We work mostly on referrals, and it's gratifying to simply help people. If we didn't love doing this, we wouldn't.

Because their services are compensated by the insurers and not clients, the Gallaghers emphasize that their guidance comes at no additional cost. That independence builds trust, especially in an industry where many people feel wary of sales tactics.

"The right education helps people make confident choices. Our goal is to guide-not to sell- so that every individual can step into Medicare with Peace of Mind," emphasizes Mike.

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Medicare covers a lot of needs for those older than 65, but not everything. Hospital stays, doctor visits, and prescription drugs are included, but not dental, vision, hearing, and long term custodial care are generally excluded. Without supplemental coverage, there is also no annual cap on out of pocket spending.

That's why the Gallagher stress education. “It's not just about turning 65,” Stacy says. “You need to think long term. ”An unexpected health crisis shouldn't become a financial crisis.”

Why Guidance Matters
“People often rely on a friend or relative’s advice about what to choose for supplemental insurance,” Stacy Gallagher notes. “But Medicare isn’t cookie-cutter. What works well for one person may be a totally wrong fit for another.”

Coverage Options depend on your health profile, where you live, and your lifestyle.

In Colorado, for instance, Medicare Advantage and Part D drug plans can vary significantly from county to county. Plans change annually, as do a person's health care needs.

A good broker revisits your coverage every year to make sure you're not overpaying or losing access to providers and understand all policy changes.

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