Choosing or Changing Coverage

Selecting the best options for Medicare, whether you're a first-time enrollee or if you need to change existing coverage, can seem a bit overwhelming. From coverage for doctors and hospitals to your general health care and prescriptions, you should have the *right* coverage for *your* particular personal situation.

There are a number of options to consider, starting with your medical needs foremost. There are also deductibles and out-of-pocket expenses that should be taken into account. Our organization was founded to assist individuals just like you in getting the coverage to which you are entitled. Our licensed, expert agents can help you each step of the way. Read on to learn more.

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888-285-9813 (Toll Free)
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We are a state-licensed agency, and never charge you a fee.

Original Medicare

You have likely heard of term "Original Medicare," which is provided by the federal government. It is divided into two central pieces, Part A and Part B.

Part A covers things such as inpatient hospital care, skilled nursing facility care, home health care and hospice care. **Part B** covers medically-necessary services, which means it will cover services and supplies needed to diagnose or treat your medical conditions. Part B also includes preventative services, all designed to prevent illness and/or detect health problems at the earliest stages so treatments have the best chances of being effective.

In most cases, the coverage offered by Part A and Part B can be used to see the doctor or specialist of your choice as long as they accept Medicare. There are premiums and copays for which you will be responsible. Importantly, precription medications are covered separately by Medicare **Part D**.

Additional Coverage

Medicare Advantage, also referred to a **Part C**, is a Medicare-approved plan from a private company that offers an alternative to Part A, Part B and Part D (drug coverage). With Part C, it is common that physicians and related services are within a provider network, and in some cases, copays may be less than with Original Medicare. Last but not least, some plans offers additional services not offered by Original Medicare, such as vision and dental coverage.

Another important option to consider is Medicare Supplement Insurance, often referred to as **Medigap**. This insurance can help pay for your out-of-pocket expenses not otherwise covered by Original Medicare. Medigap is different from Medicare Advantage; it does have a premium each month that you will need to pay. A Medicare Supplement Plan is for individuals enrolled in Original Medicare (and who are not on a Medicare Advantage Plan).

We know you likely have many questions, and our licensed agents would be delighted to answer them all.

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Did You Know?

We are your "agency for life"... as life changes, so may your insurance needs. You can count on us to be with you, and your agent will deliver all the personalized service you deserve.