

# LET'S GET READY FOR MEDICARE.



## Healthcare Solutions takes the guesswork out of Medicare Supplements

Medicare supplement plans help pay for some out-of-pocket expenses not covered by Original Medicare. (Parts A and B) But different Medicare supplement plans offer different costs and coverage levels, so you can pick the one that best meets your needs.

## THE SUPPLEMENTS ALSO CALLED MEDIGAP!



While Original Medicare provides good coverage, it does not pay for everything. For example, Medicare usually covers about 80% of your Part B costs. It's up to you to cover the rest. Supplements pay for items such as:

COINSURANCE

DEDUCTIBLES

COPAYMENTS

and more!

IT TAKES A PROFESSIONAL TO HELP YOU TO DISCERN THE DIFFERENCES BETWEEN MEDICARE ADVANTAGE PLANS AND MEDICARE SUPPLEMENTS.

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KNOW WHEN TO SELECT THE BEST DEAL FOR YOUR SITUATION!



## MEDICARE SUPPLEMENT ELIGIBILITY

- WILL YOU BE ENROLLED IN MEDICARE PARTS A AND B AT THE TIME YOUR MEDIARE COVERAGE BEGINS? CALL US FOR MORE ABOUT WHEN TO ENROLL!
- ARE YOU A RESIDENT OF THE STATE IN WHICH YOU ARE APPLYING FOR COVERAGE?



If you can answer yes to these questions, then you are eligible to apply.



### Medicare Supplement Plans (Medigap Plans)

- There are no networks with a Medicare Supplement Plan.
- You can see any healthcare provider in the country.
- Referrals are not needed to see a specialist.
- The insurance company can NOT overrule a procedure the doctor orders.
- If your plan is a "select" plan, then you must use the authorized hospitals by the insurance company hospitals, otherwise you would be required to pay the hospital deductible.

### LET'S TEST YOUR KNOWLEDGE - TRUE OR FALSE

True



True or False: Medicare Supplements help pay for ALL of your healthcare costs.

True



True or False: With Medigap plans, you can see ANY healthcare provider in the country.

False



True or False: Medicare Supplements help pay for some out of pocket expenses not covered by original Medicare.

THE VAST MAJORITY OF PEOPLE WILL ENROLL IN A SECONDARY INSURANCE PLAN TO COVER WHAT MEDICARE DOES NOT COVER.