

How to get the most out of your Medicare Appointment

Everything you need to know for preparing to meet with a Medicare advisor and what comes next



A FREE MEDICARE
RESOURCE FROM



Specialized
Benefit Advisors
Guidance • Integrity • Service

Whether you are new to Medicare or maybe it's time to review your current plan benefits, it can be overwhelming to prepare for a conversation about your Medicare coverage. Most people don't even know where to begin.

Luckily, our Medicare advisors are here to help you get the right coverage to meet your unique needs.

There are multiple factors that need to be considered when finding the right coverage that go beyond your current health care needs. You should take time to consider your individual and family health history, your budget, assistance needs, and the goals you have for this stage of life.

A Medicare Advisor will ensure you take the appropriate time to consider each of these factors specifically as they relate to and are affected by your Medicare choices.

Here are our recommendations to prepare to get the most out of your Medicare Appointment during each phase of the process.



PREPARING FOR YOUR APPOINTMENT

Feeling you can trust your agent is essential. Our licensed, independent advisors are AHIP-certified, and are ready to meet your insurance needs with guidance, integrity, and service. At Specialized Benefit Advisors, we treat others how we want to be treated.

A Medicare advisor will need your permission to schedule a meeting and must document the plan options you are interested in discussing. To obtain your permission, your advisor will mail or email you a Scope of Appointment document that outlines the options you would like to discuss. This document must be signed for your approval before your meeting.

Some common options client like to discuss during their Medicare appointment include:

- ➔ Medicare Parts A & B
- ➔ Medicare Advantage (Part C)
- ➔ Stand-alone drug plan (Part D)
- ➔ Dental/Vision/Hearing plans
- ➔ Medicare supplement plans

There is no limit to the number of options you can discuss at your appointment, as long as they are included in your Scope of Appointment.



Once you've scheduled your appointment there are a few things you need to prepare.

Documentation to have ready

- ✔ **List of your prescriptions, including:**
 - Dosage
 - Frequency
 - Preferred pharmacy
- ✔ **List of your doctors, hospitals, and other care providers**
 - Consider how important it is to you that you can continue seeing your doctor(s) with your Medicare coverage
 - Consider if you need flexibility to see a doctor other than your usual provider, including in other states
- ✔ **Your Medicare card, if you are currently enrolled**

Medicare is very detail oriented and offers a wide variety of programs and coverage options. Your Medicare advisor will provide you with supplemental materials to look over and discuss during your meeting. If your appointment is scheduled virtually or over the phone, your advisor will send these to you ahead of time. Remember, you will only receive supplemental materials for the options you indicated you would like to discuss.



DURING YOUR APPOINTMENT

Whether you are meeting with your Medicare advisor over the phone, online, or in-person, here is what you can expect.

Your advisor is your trusted Medicare resource. They will take the time to get to know you, learn your needs, consider your wants, and make plan information easy for you to understand. Your advisor may make suggestions, but will never pressure you into making a plan decision.

There is no perfect Medicare plan for everyone, because everyone's needs are different. The same applies to Medicare appointments. While each appointment will vary slightly, you can generally expect the following to happen at your appointment:

- ➔ Your advisor will ask questions to learn more about your needs.
- ➔ You and your advisor will discuss plan options you are interested in.
- ➔ You and your advisor might compare costs, find providers, and check to see if your prescriptions are covered under different plans.
- ➔ If you're ready to make your plan decision, your advisor will help walk you through enrollment – but only if, and when, you're ready.





Questions Your Medicare Advisor Might Ask:

- ✔ Outside of medical coverage, do you need vision, hearing, or dental, coverage?
- ✔ Do you have a set budget for your Medicare coverage?
- ✔ Would you prefer to pay a high monthly premium or have a high deductible?
- ✔ Would you prefer to continue seeing your same doctors or are you willing to see a different doctor?
- ✔ What prescriptions are you currently taking?
- ✔ Do you split your time between residences?
- ✔ What are your goals for this phase of life?
- ✔ Are you still working?
- ✔ Do you plan to travel?
- ✔ What coverage do you have now?
- ✔ What do you enjoy about your current plan?
- ✔ What would you like to adjust on your current plan?



Questions Clients Frequently Ask their Medicare Advisor:

- ✓ When am I eligible for coverage?
- ✓ Are there any other benefits I can get besides medical, dental, vision, and hearing?
- ✓ What happens if I need to see a specialist?
- ✓ What if I need to make a change to my plan in the future?
- ✓ What if I have trouble paying for my out-of-pocket expenses?
- ✓ What do I do if I have problems with my plan or questions?

When it comes to choosing your Medicare coverage, it's important to us that you feel confident and fully informed in your decision. Your advisor is a Medicare expert so never hesitate to ask a question or voice your concern.

Sometimes, your advisor may need to do further research, compare additional options, or contact a carrier to confirm information. In those cases, you may not be ready to enroll during your initial meeting and your advisor will schedule another conversation to follow-up on these items. But don't worry! The goal is to find **the right coverage for you** and your advisor is here to help you through the entire process, every step of the way.



FOLLOW-UP AFTER YOUR APPOINTMENT

After your appointment, your Medicare advisor will make sure you have everything you need to take the next step.

If you didn't enroll during your appointment, your advisor will follow-up with you to provide you with the information you need to complete a thorough plan comparison and provide you with plan recommendations.

Once you've chosen the right plan for you and you're ready to enroll, your Medicare advisor will guide you through the enrollment process to ensure your application is accurately completed. Once you're enrolled, the plan carrier will contact you to confirm your decision to join and that you understand the plan's coverage details.

But just because you're enrolled doesn't mean your advisor's job is done. At Specialized Benefit Advisors, we believe in building relationships and we want to help you get the most out of your plan now and in the future.



Once you're enrolled in your plan, you can expect your advisor to follow up with you to ensure you received your plan welcome packet and your member ID card. They will also help you find a New Member Orientation to attend to make sure you're familiar with everything Medicare and your new plan offers you.

How your advisor will support you long-term:

- ➔ **Yearly Plan Review** – to make sure your coverage is still the best plan for your needs and budget
- ➔ **Annual Notice of Change Meetings** – to review and discuss changes to your plan issued by the carrier
- ➔ **Support Through Life Changes** – guidance through moves, retirement, health changes, and other life transitions for which you might be eligible to enroll in a different Medicare plan
- ➔ **Continued Peace of Mind** – if you need help navigating an issue with your plan, want to make sure you are utilizing all of your plan benefits, or simply have questions about your Medicare coverage, you always have access to a trusted advisor who is here to help

When you trust your Medicare needs to Specialized Benefit Advisors, you're getting an advisor who is on your side through enrollment and beyond. We're dedicated to building long-lasting relationships and offering ongoing support for your Medicare needs.



CONCLUSION

Meeting with a Medicare advisor is your first step in finding the Medicare plan that is right for you.

Preparation is key to getting the most out of your appointment. But ultimately, your advisor is here to make the Medicare process as simple and beneficial as possible for you.

So what is the most proactive thing you can do right now? Schedule an appointment with a Medicare advisor sooner, rather than later.



There are a variety of enrollment periods that you may be eligible for, including an initial enrollment period when you turn 65 and an annual election period each fall, but each enrollment period has set beginning and end dates that affect your eligibility to join a plan.

If you haven't scheduled an appointment with a trusted Medicare advisor yet, simply visit the URL below and share your contact information to get started.

specializedbenefitadvisors.com/talk-to-an-agent/



ABOUT SPECIALIZED BENEFIT ADVISORS

Specialized Benefit Advisors is a full-service insurance agency built on the foundation of customer loyalty and trust. We specialize in Medicare, health and life insurance, and income-protection products, and are committed to bringing you peace of mind by offering quality products and personalized service.

Specialized Benefit Advisors is a women-owned business that began in Florida and has expanded to serve clients in multiple states. Our agents are dedicated to serving clients in their local communities with honesty, integrity, and expertise. Our wide selection of carriers makes it easy for our team to find the best plan options for your budget and needs. Finding an agency that values developing long-term relationships can be challenging.

We take pride in being your go-to resource for honest and trustworthy insurance guidance.

