

The Medicare Map . . .

**Helping you and your clients
navigate the Medicare Maze**

Monthly Medicare Newsletter for Advisors
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Medicare Advantage Plans Have Come A Long Way

*Total Medicare Advantage (MA) enrollment has nearly doubled over the last decade with enrollment at 26 million individuals in early 2021, or 42% of all Medicare beneficiaries. 1
(Compared to Medicare Supplement enrollment of 21%)*

At HealthCare Benefit Services we have two mottos we follow in our counseling with Medicare clients . . . "we are problem-solvers not policy peddlers" and "we guide you decide". We present a thorough analysis to each and every client that includes Original Medicare with a Supplement and drug plan, plus Medicare Advantage plans. This is the only way (we believe) a person can determine what's best for their situation.

Like the statistic above, our agency has seen an uptick in the number of people choosing MAPD plans. Here are some key facts and stats that have attributed to increased enrollment in recent years:

- Expansion of provider networks - including national network coverage
 - Better access to care with more provider choices
- Zero premium plans (still pay Part B premium and associated surcharges)
- Built-in ancillary benefits including dental, vision and hearing that are not covered by Original Medicare
- Most plans include drug coverage (MAPD)
 - MAPD beneficiaries spend about \$1,477 less on prescription drug coverage than original Medicare beneficiaries¹
- MA beneficiaries report a 98% satisfaction rate with their coverage¹

(1 State of Medicare Advantage Report / Better Medicare Alliance / May 2021)

And, we are seeing an increase in the number of our Medicare Supplement clients that are *test-driving* MA plans based on the little known secret of a *Trial Right*. Utilizing their one time Trial Right, a Med Supp policyholder can enroll in a MA plan during AEP and if they change their mind and want to go back to their Med Supp - it is Guaranteed Issue (same plan, same company) as long as it is done within 12 months of starting MA plan.

Again, our intent is not to sway clients (or you) one way or the other in making their Medicare choices. Our mission here was simply to share what we and the industry are experiencing and shed some light on the reasons behind it.

LAST CHANCE - Don't let your Colorado clients get stuck in their Plan F Medicare Supplement

[Click here](#) to find out why your clients may want to move their Plan F to Plan G.

NOTE: Guarantee Issue ends **JUNE 30, 2021**



In Case You Missed It

Learn How HBS Can Add Value To Your Practice

Referring Clients To HBS

Listen to this webinar replay about *our process* - how we work with you and your clients in determining the best Medicare plan for their situation.

Plus, a review of Colorado's new F to G regulation.

[Click here](#) to watch

How We Support Advisors and Help Their Clients

Tammy Sullivan and her agency, HealthCare Benefit Services, have specialized in Medicare for more than 20 years. Tammy and her team work closely with advisors and their clients, helping them navigate the Medicare Maze.

- We represent all plans (Medicare Supplement, Drug Plans, and Medicare Advantage), and all major companies
- Our process is thorough, no obligation and no pressure
- We're available to conduct Medicare webinars for your clients
- We are NOT your competition - Medicare and Long Term Care are all we do

To learn more about our process: visit [our website](#), call our office or check out this [webinar recording](#) about how we work with you and your Medicare clients.

Feel free to forward The Medicare Map monthly newsletter to other advisors you think would benefit from the services of Tammy and her team.



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