

The Medicare Map . . .

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

Monthly Medicare Newsletter for Advisors
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ALERT! Significant Delays in Enrolling for Social Security and Medicare Benefits

SSA call center and field office crisis

Based on recent Congressional testimony by the deputy commissioner at Social Security (SSA), field offices and call centers are experiencing severe understaffing; "we are at our lowest staffing levels in 25 years". See article below.

Here at HBS we are experiencing a significant uptick in problems and delays with clients getting their Medicare (and Social Security) applications processed. **We strongly encourage you to advise your clients to start the application process as early as available and follow-up often. And, to seek out professional guidance on the enrollment process. HBS can help your clients navigate enrolling in Medicare in the most efficient manner and avoid the many mistakes that delay processing.**

***Reminders:**

- People are NOT automatically enrolled in Medicare at age 65 (unless they are drawing Social Security benefits)
- A client that wants to start Medicare at 65 (and they're not drawing Social Security), can apply three months before the month they turn 65; the start of their Initial Election Period (IEP)
 - Example: I turn 65 in June; I can apply in March
 - NOTE: If their birthday is the 1st of the month, their birth month is advanced by one month
 - Example: DOB 6/1/1957; Social Security uses May as birth month; I can apply in February
- Same applies for those that defer enrolling past 65 because they are covered by an employer plan
 - Should start the enrollment process for their Special Election Period (SEP) as early as possible and seek professional guidance (like HBS provides) to avoid mistakes

[**Click here to read article**](#)

*Not intended to address all of the enrollment periods and related do's and don'ts



Did You Know?

HBS offers Medicare guidance to businesses. If you have small to mid-size business owners that you work with, contact us to find out how we can help prepare them and their employees for Medicare.

- HBS will conduct Medicare seminars/webinars for employees and owners
- Assist in enrollment and plan choices
- Work with HR staff to avoid the many mistakes made from lack of Medicare knowledge

How We Support Advisors and Help Their Clients

Tammey Sullivan and her agency, HealthCare Benefit Services, have specialized in Medicare for more than 20 years. Tammey 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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