



## The Medicare Map . . .

*Helping you and your clients navigate the Medicare Maze*



PSA!

**March 9th was National Slam the Scam day, the Social Security Administration's intent is to raise awareness of Social Security related and other government imposter scams.**

Being aware of Social Security and Medicare scams helps protect elder clients from fraud and abuse. Financial advisors can help clients avoid being victimized by educating them about scam techniques and the psychological strategies scammers often use.

The letter below from the Social Security Administration Office of the Inspector General is a great resource for clients:

<https://oig.ssa.gov/assets/uploads/scam-alert-press-release-march-2023.pdf>

Recognize the four basic signs of a scam:

1. Scammers pretend to be from a familiar organization or agency, like the Social Security Administration. They may email attachments with official-looking logos, seals, signatures, or pictures of employee credentials.
2. Scammers mention a problem or a prize. They may say your Social Security number was involved in a crime or ask for personal information to process a benefit increase.
3. Scammers pressure you to act immediately. They may threaten you with arrest or legal action.
4. Scammers tell you to pay using a gift card, prepaid debit card, cryptocurrency, wire or money transfer, or by mailing cash. They may also tell you to transfer your money to a "safe" account.

Additional information can be found at:

[https://www.ssa.gov/scam/?utm\\_campaign=oig-scam-23&utm\\_content=scam-url-feb2023&utm\\_medium=email&utm\\_source=govdelivery](https://www.ssa.gov/scam/?utm_campaign=oig-scam-23&utm_content=scam-url-feb2023&utm_medium=email&utm_source=govdelivery)

### **Referring Clients To HBS . . . How We Support Advisors and Help Their Clients**

- We represent all plans (Medicare Supplement, Drug Plans, and Medicare Advantage), and all major companies

### Getting Started with MEDICARE

HBS can assist you with enrolling in Medicare whether you're joining at age 65 or older (coming off employer coverage) There is no cost or obligation for the services provided by the team of Medicare Specialists at HBS

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**STEP 1 Contact HealthCare Benefit Services . . . a local firm in Littleton**

Due to Medicare rules, you **must** initiate contact with HBS by

- o Email: [advisors@medicarehbs.com](mailto:advisors@medicarehbs.com) ☑
- o Calling the office: 303-973-6636 ☑
- o Completing forms on their website: [medicarehbs.com](http://medicarehbs.com) and clicking on the "How To Get Started" tab

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**STEP 2 Appointment to Review ALL Your Options**

An experienced Medicare Broker will prepare a thorough analysis of ALL the plans and options you are entitled to

- o They'll review detailed plan information and help guide you to the best plan for you
- o They offer flexible meeting options
  - A very simple Screen Share process; you just have to be able to open an email ☑
  - In person meetings at their office in Littleton ☑ you can meet at your financial advisor's office

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**STEP 3 Enrolling in Your Plan**

HBS utilizes a streamlined electronic application process to submit your plan application. Their office will monitor your application and call you once you're enrolled and let you know when to expect your new insurance cards.


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**STEP 4 Ongoing Customer Service**

The HBS support staff has more than 15 years of Medicare experience

- o They answer their phones - no phone tree
- o Every Fall HBS will send you a newsletter about Medicare's Annual Enrollment Period (October 15 to December 7<sup>th</sup>), and reviewing your plan
- o This annual review can save you \$100s to \$1000s per year on your medications

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[Medicarehbs.com](http://Medicarehbs.com)      303-973-6636

- 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

Click on the "Getting Started with MEDICARE" flyer to print and share the steps of working with HBS.

To learn more about our process, visit [our website](#) or call our office 303-973-6636.

**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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