



The Medicare Map . . .

Helping you and your clients navigate the Medicare Maze

Do your clients have Medicare questions? We can help!

Our website (medicarehbs.com) is packed with useful information for your clients that are aging into Medicare or over 65 and losing their group insurance. And with the **Annual Enrollment Period** just around the corner (October 15th – December 7th), we have your clients currently on Medicare covered too.

Here's a couple of our top visited pages:

Frequently Asked Questions - hits on several topics that are "top-of-mind" for Medicare beneficiaries.

<https://medicarehbs.com/medicare/frequently-asked-questions-about-coverage/>

11 Common Mistakes - highlights the pitfalls to try and avoid.

<https://medicarehbs.com/medicare/11-common-medicare-mistakes/>

Getting Started with MEDICARE

HBS can assist you with enrolling in Medicare whether you're joining at age 65 or older (losing off employer coverage). There is a big cost or obligation for the services provided by the team of Medicare Specialists at HBS.

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 or
- o Calling their office: 303-973-6636 or
- o Completing forms on their website: medicarehbs.com and clicking on the "How To Get Started" tab

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 or
 - In person meetings at their office in Littleton or you can meet at your financial advisor's office


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.

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 reminder about Medicare's Annual Enrollment Period (October 15 to December 7th), and reviewing your plan
- o This annual review can save you \$100s to \$1000s per year on your medications

Medicarehbs.com  HealthCare Benefit Services 303-973-6636

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
- 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](https://medicarehbs.com) 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.



HealthCare Benefit Services
6638 W Ottawa Ave Ste 120, Littleton CO
80128
(303) 973-6636 | advisors@medicarehbs.com
www.medicarehbs.com | [LinkedIn](#)



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