

The Medicare Map . . .

Helping you and your clients navigate the Medicare Maze

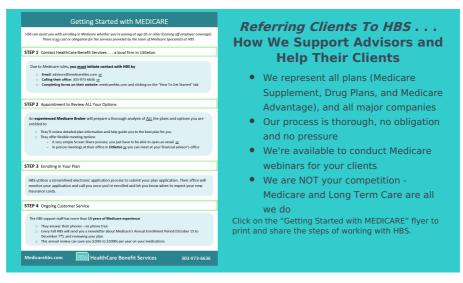
Medicare Annual Enrollment Period Is Here! October 15th - December 7th

Why is AEP important to your Medicare clients?

- **ONLY** time to change a Part D Drug Plan. We save \$100s to \$1000s for our clients each year.
- The recently passed Inflation Reduction Act contains significant changes to Medicare prescription drug coverage. This will impact Medicare plans and their drug benefits.
- Medigap/Medicare Supplement policyholders are
 experiencing more expensive premiums. They may be
 interested in a zero premium Medicare Advantage plan but
 are concerned if they don't like it they can't go back to the
 plan they had. We have the answer! A <u>Trial Right</u> allows a
 test drive of an Advantage plan for up to 12 months. They're
 NOT stuck if they don't like it. They're able to go back to the
 Medigap plan they had, guaranteed, no health questions
 asked.

Your clients can go to our website <u>medicarehbs.com</u> and click on the "AEP 2024" tab or have them call us 303-973-6636 for a no cost, no obligation comparative analysis.

HBS sends out an annual AEP newsletter to our clients, it is available on our website or by clicking here.



To learn more about our process, visit <u>our website</u> 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 Tammey and

her team.



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