



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 **Trial Right** 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 [medicarehbs.com](https://www.medicarehbs.com) 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](#).

Getting Started with MEDICARE

HBS can assist you with enrolling in Medicare whether you're joining at age 65 or older (losing all employer coverage). There is a gap 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
- o Calling the office: 303-973-6636
- o Completing forms on their website: [medicarehbs.com](https://www.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
 - 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 newsletter about Medicare's Annual Enrollment Period (October 15 to December 7th), and renewing your plan
- o This annual review can save you \$100s to \$1000s per year on your medications

Medicarehbs.com | HBS 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://www.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.



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