

From The Health Insurance Store



New to Medicare

Your Essential Guide

*Medicare Plans, Costs & Coverage – **Simplified.***

Chapter 1

Call 724-603-3403 Visit: [getyourbestplan.com](https://www.getyourbestplan.com)

121 North Pittsburgh Street Connellsville, PA. 15425

INTRODUCTION

Welcome to the new *Medicare Series*

More than 11,000 Americans will turn 65 every day through 2027 and become eligible for Medicare while thousands more will enroll in Medicare after their 65th birthday.

If you're going to be 65 soon or receiving Medicare Part B for the first time, you've come to the right place. Welcome to the series,

"New to Medicare," as seen in the Pittsburgh Post-Gazette, written with the goal of providing education and understanding of a very confusing and often overwhelming process. Here, you can get unbiased information without being hounded by advertisements or receiving unsolicited phone calls, sales pitches and pressure.

This series of columns will walk you, from start to finish, through:

- ✓ ***How and when to sign up for Original Medicare***
- ✓ ***Who needs and doesn't need to enroll***
- ✓ ***Understanding the differences, pros, and cons of Supplements and Advantage Plans, the two choices in Medicare policies that help reduce out-of-pocket medical costs***
- ✓ ***What plans make the best choice and why***
- ✓ ***How Part D prescription coverage works***
- ✓ ***What actions need to be taken in ensuing years***

I'm Aaron Zolbrod, President and Founder of The Health Insurance Store. Almost 20 years ago, upon moving back to Pennsylvania from Albuquerque, New Mexico, I decided to make a career change and was recruited to sell individual health and Medicare insurance for an outfit then known as MEGA Life and Health. **At that time there were approximately 40 million Americans who had no health insurance as well as over 30 million active Medicare beneficiaries, with hundreds of thousands more enrolling each year.** I saw a terrific opportunity after hearing those figures and dove headfirst into my new endeavor.

After spending a few months getting my health insurance license, training, and driving all over Pennsylvania on house calls, I discovered that MEGA, **the only company's plans I was able to offer to prospective clients as a "captive agent," wasn't competitive.** They also didn't have a good reputation for disclosing the fine print in their policies or paying claims in a consistent and timely fashion. After 25 years in sales and consulting, one thing I know for certain: **if you don't believe 100% in the product or service you represent, success and happiness on the job can never be achieved.**

In addition, I found it uncomfortable selling policies at kitchen and dining room tables, which at the time was almost 100% the norm in the industry and still extremely common. It never felt right getting a signature, packing up all

my materials, and leaving someone's house with the client's last view of me being the back of my head and taillights.

Although my tenure with MEGA didn't last long, **I realized there was a huge need for agents with expertise, information, and guidance regarding health insurance, especially Medicare, as Advantage Plans were in their infancy.** I asked myself "Why is there an agency selling homeowner and auto insurance on practically every corner in every town, but literally not a single brick-and-mortar office specializing in Medicare and health insurance in Western PA?" I decided there should be, and The Health Insurance Store officially opened on April 1st, 2008, in my adopted hometown of Connellsville. We're still at the same address, 121 North Pittsburgh Street, and now have locations in Pittsburgh as well as Erie.



Just opening an office wasn't my only goal. I wanted to be a one-stop shop where people could compare Medicare Supplements, Advantage Plans, and Part D as well as individual and employer health insurance from every competitive company on the market, ensuring impartial advice from local agents. We get to know our clients, ask questions and listen to their answers, and then match them with the best plan and company based on their individual health care needs, concerns, and budget. Our mission is to advise clients based on what's best for them 100% of the time, regardless of commission. It's extremely common for us to recommend someone to choose a plan provided by a company they work for or retired from without us receiving any compensation.

Lastly, and most importantly, I wanted to provide outstanding customer

service. After enrolling a new client, our job is just getting started. We understand the importance of our role; advocating and getting involved whenever someone has premium issues or claim denials, receives erroneous bills, is surprised by expensive prescription costs, or any other questions even remotely related to a policy arise. We don't expect our clients to fight with insurance companies or medical providers. That's our job and we're extremely good at it. We make calls with or for our clients to the insurance companies, billing departments, physician's offices, hospitals, Social Security, or Medicare until any issue brought to us is resolved.

Because of these commitments and our business model, The Health Insurance Store has more than 15,000 active clients!



Each of the following questions will be answered during the series:

1. When do I need to start thinking about Medicare and my plan options? What steps need to be taken to enroll? When will Medicare Part A and B go into effect?
2. Do I have to enroll in Medicare when I turn 65 if I'm still working? Are there penalties for not doing so? Who should and shouldn't enroll in Medicare?
3. What do Medicare Parts A and B cost? What does it cover? What are my choices in Medicare Plans? Do they differ as far as coverage, access to doctors and hospitals, and how claims are approved and paid?
4. What are the pros and cons of both Medicare Supplements and Advantage Plans?
5. Who is best to choose an Advantage Plan and who is best on a Supplement?
6. What are the most important considerations when choosing an Advantage Plan? Which plans and companies are the best?
7. What are the most important considerations when choosing Supplement and what plans and companies are the best?
8. How are prescriptions covered for those on Medicare? What is the Doughnut Hole? Is it true that no one on Medicare will have to pay more than \$2,000 out of pocket per year for medications?
9. After I pick my plan for the first time, is there anything I need to do? Do plans change year after year?

Please be advised that this series and my regular weekly columns are not meant to be a substitute for meeting with us in person and going over options based on your individual health care needs because there is no one size fits all approach. What is best for a friend or family member has no bearing on what's best for you. There are too many variables and intricacies when it comes to Medicare, Supplements, Advantage Plans, and Part D prescription drug coverage. Give us a call or email me personally, **aaron@getyourbestplan.com**

if you have any other questions or would like to set up an appointment or a no cost consultation.

I also encourage everyone to join our Facebook group, Ask the Medicare Specialist, where you can read my weekly columns with the same title. A new column is published every Monday along with four other exclusive weekly educational and fun series. For those who don't have Facebook, the columns can also be found on our website, **www.getyourbestplan.com**



Reach out to us to get all your options, including Supplements, explained and presented side by side for an easy-to-follow comparison.

Questions & Contact

In the coming weeks, I'll go deeper into the **pros and cons of Supplements vs. Advantage Plans.**

For questions or to book a **no-cost consultation**, call the office.

And if you're enjoying the *New to Medicare* series, join our **Facebook Group: Ask the Medicare Specialist.**

A new column is posted every Monday, along with **four additional weekly educational and fun posts.**

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