



Taking the Fear out of Medicare Enrollment

By Christina Nash and Bill Stolow | Knox Grove Insurance Advisors, LLC

For most people during their working years, employer-provided medical plans are used for their personal and/or family health coverage. Many times, a true understanding of the coverage and process is left on the back burner. Even if you had a private health insurance policy, it's likely that what you remember most is the pain of paying the high premiums, deductibles and co-payments. This is common for many clients.

Bill Stolow is our Knox Grove Insurance Medicare Specialist. When we first began offering Medicare Health Insurance Plans here at Knox Grove Insurance Advisors, conversations with beneficiaries usually centered around a lack of understanding of what the coverages would be. Questions like, "Can I see my own doctors?" and "Are my medications covered?" were frequently asked. These are common questions and concerns that reflect the fear people feel when changing medical plans. The transition to Medicare from a plan that you may or may not have liked can be daunting. We realized early on that beneficiaries are bombarded for months with "sales pitches" from numerous sources like TV, radio and direct mailings to name a few. On many occasions a beneficiary would say, "It's like they're trying to sell me a used car!" What they really needed was an experienced, friendly voice. Someone who knows them, understands their needs, and has their best interest at heart.

Over the past few years we have guided our clients through this process with great success. This year, Bill became a beneficiary of Medicare and found out firsthand how it really feels to go through the process. Leaving a private plan with high deductibles, premiums and co-pays was certainly significant, but he realized that with Original Medicare, a Supplement and

a Prescription Plan, he could see any doctor he chose, get labs and tests covered without co-payments and in the event of a hospitalization or surgery, he wouldn't find himself in a financial bind. Going through the process, he now has a personal understanding of how our clients feel when they enroll. Bill often gets hugs after the enrollment process is complete because he has taken the stress and anxiety out of the process.

If you are currently a beneficiary, now is a great time to review your current Medicare coverages. The annual enrollment period, October 15 to December 7, is upon us. There have been many changes in plans and coverages and understanding Medicare is an important part of your overall expense management. If you will be turning 65 in the coming months or are 65+ and retiring and leaving an employer plan, now is a good time to meet with us for a complimentary Medicare consultation. Having a personal adviser guide you through the process at no additional cost to you or your Medicare premiums, could result in you wanting to give Bill a hug!

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