Insurance Solutions February Newsletter

A look at some important trends that will affect you

Medicare Supplement Costs

A Recent Facebook Post

Little understood facts about Medicare Supplements

- $ All Medicare Supplements of the same type are identical in every respect. They are defined by Medicare.
- $ You can go to any doctor any hospital anywhere in the USA.
- $ ***Medicare***, NOT the insurance carrier, approves all claims.
- $ The only difference between supplements of the same type among different carriers is **cost**.
- $ The costs of Medicare supplements vary significantly over time and between carriers.
- $ You can change your Medicare supplement plan any time you choose subject to medical underwriting.

This past month, I saved clients in CA $376 a year – same plan, different carrier… a client in OK was able to save $484 a year – same plan, different carrier… and finally, I saw that some clients in TX were facing a significant price increase and in checking, I was able to save them $395 a year.

The point of this is that if your current agent is not regularly watching the cost of your Medicare Supplement Plan, **you are undoubtedly paying more for your coverage than necessary** – call me: 925-519-1867. Not only can I check your costs, but if you choose to place your insurance with me, I'll do that for you every year – automatically. You can count on me to help you manage your insurance costs as well as being available at any time for assistance.

For those of you who have been my clients over the years, you have undoubtedly received an annual price check email from me as I check your costs annually on the anniversary date of your enrollment in your plan.

People just do not understand the six keystone elements of Medicare Supplement Plans highlighted above. And, as a result, they pay hundreds more for their plans than necessary!

Here's an illustration: 70-year-old female in Tulsa, OK can pay from $80 a month to as much as $383 a month for the same type policy – just different carriers! I can assure you that my clients are paying $80 – I check their prices every year. Cost is not everything, but it is certainly important!