

Frequently Asked Questions

Why should I use an independent agent?

Many insurance carriers provide you the ability to enroll in their plans right on their own website. Your friend may tell you that they like their plan and encourage you to make the same choice. You may listen to a pitch by your group insurance carrier just before you retire. I encourage you to be an informed Medicare beneficiary! This means understanding Medicare, your plan choices (stay with Original Medicare with/without a Medigap plan OR enroll in a Part C plan), learn and understand the differences between specific plans and what your out of pocket costs will be for your health care and your annual cost for your prescription medications...and do this before you select and enroll in a plan.

Maybe I can do it alone.

Only if you have done your due diligence. This means you understand the differences between all of the Medicare Advantage plans, Medigap plans, Insurance carriers, and Prescription Drug Plans available to you. Also absorbing the material on the CMS and Medicare websites and reviewing the 'Evidence of Coverage' and 'Summary of Benefits' documents for the plans you are interested in. Maybe you simply need a sounding board to confirm your understanding of this material? I can firm up your knowledge on the subject before you proceed with selecting a plan type (Medigap vs Medicare Advantage) and then a specific plan.

Isn't it easier to work directly with the insurance company?

If you work directly with a specific company offering Medicare Advantage or Medigap plans, you only get an understanding of their policy(s) and may feel pressure to enroll in one of their plans before understanding your options. The same holds true with internet agents that only represent the Medigap plans with the lowest monthly premiums or the few national insurance companies offering Medicare Advantage plans.

What about volunteer organizations?

What about using the state's volunteer organization, Ohio Senior Health Insurance Information Program (OSHIP), to help with Medicare? They can go over the same material available to you on the CMS and Medicare website but they will **not** recommend specific plans, differentiate plans, review how to differentiate between insurance companies offering Medigap plans nor recommend independent agents for you to work with. My services include:

- education on the A, B, C, and D's of Medicare
- answer your questions
- explain plan differences
- help you with plan enrollment
- follow-up with you annually to see if your needs have changed
- advise you if there are more suitable plans available that meet your needs and retirement budget

Medicare is changing. How will can I stay knowledgeable?

Medicare costs are rising and this shows up in the copays, coinsurance, and deductibles plan members must pay. If you are a resident of Ohio, look closely at the plans available to you and how these plans changed in the past 3 years. You may notice there are wide differences between these plans; the differences could affect your out of pocket expenses and your choice of doctors and hospitals. By working with me, you greatly increase your opportunity to get the plan that meets your needs, addresses your concerns and fits your budget - on an annual basis.

How do you get paid?

This is a question that I am asked very often. I offer Medicare services to Ohio residents and it is cost free. What's the catch?

The insurance companies pay me a stipend when I enroll a client in one of their plans. As a local broker working with multiple insurance companies, I know the market and the differences between plans and insurance companies – and simply work with you to find the best fit. Your cost for the insurance or plan copays is not affected by my involvement.

I am here to help!**Vera Miller**

Licensed Insurance Broker

Guidance and support for important Medicare insurance decisions.

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