FAQ

Description

The below is intended to be a comprehensive, although not exhaustive, list of frequently asked questions about 65Medicare.org and our services. If your question is not answered here, please feel free to contact us online or call us at 877.506.3378.

Is 65Medicare.org a Broker?

A broker is an independent agency that helps you compare multiple insurance options and can make recommendations based on the best fit for your needs and budget. 65Medicare.org is NOT affiliated in any way with Medicare itself â?? we are an independent agency that works with clients turning 65 and those over 65 to compare available Medigap options and assists with selecting a plan, enrolling you into the plan and servicing your policy on an ongoing basis. This is at no fee to you â?? the rates are the same whether you use a broker or donâ??t use one.

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If I Want Your Help, When Should I Contact You?

If you are turning 65 or starting on Medicare for the first time, the best time to contact us would be about 3 months in advance of your 65th birthday month. This allows you time to research the options, review plan rates and ratings and make a selection. You can enroll in a Medigap policy up to 6 months (in most states) before you turn 65, and the policy will begin on the 1st day of the month you start on Medicare.

If you are already over 65 and on Medicare, you can change your Medigap at any time of year. So the best time to contact us would be when you get a notification that your current Medigap policy is increasing your rate or about 30-45 days before your anticipated Medigap change date.

You can also review our **Medicare checklist for turning 65** before scheduling a call.

What Is the Process for Comparing and Selecting Medigap?

The process for comparing Medigap policies is relatively easy. The plans are Federally-standardized, so each company offers the same coverage. Because of this, comparing the plans is primarily done on the basis of premiums and company ratings. We provide a list of the available Medigap options via email, which contains the plan premiums and company ratings.

From there, we work with you, either via email or by phone if you prefer (by appointment) to understand your situation and preferences, make recommendations and enroll you into a plan.

How Does 65Medicare.org Get Compensated?

65Medicare.org works as an independent broker. We are compensated by the insurance companies when someone uses us to sign up for a plan. Using 65Medicare.org does not cost you anything, and

the rates are the same whether you use us, another broker, or sign up for a plan through the insurance company directly.

How Can 65Medicare.org Help Me After I Sign Up?

After you have selected a plan and enrolled, we serve as a free, ongoing resource throughout the life of your policy. We provide annual policy reviews, Part D assistance, and periodic updates regarding changes to Medicare and Medigap. We are also available to service your policy in any way needed, including everything from updating your address with the company to researching and resolving any issues with claims.

Date Created
April 22, 2023
Author
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