Top 5 Reasons Why You Need To Use a Broker To Sign Up for Your Medicare Plan

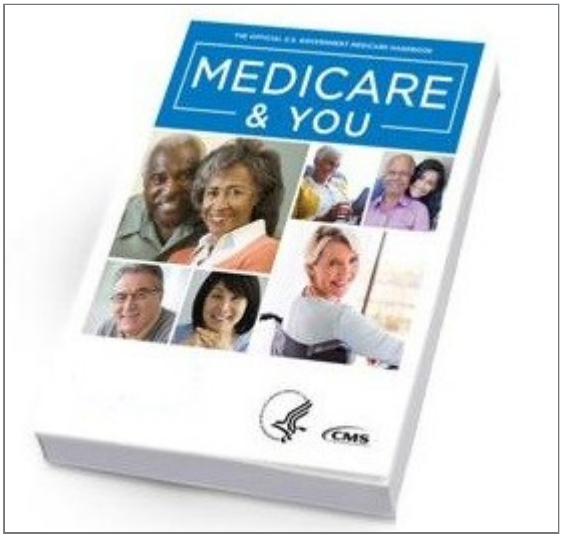
Description

You know, you can do it yourself â?? sign up for a Medicare plan. I mean, fortunately for you, you found our website. We provide the full list of Medigap plans by email WITHOUT requiring a phone number and a bunch of personal information then bombarding you for the rest of your life. With the data we send by email and the explanatory information on our website and in our emails, you have the â??toolsâ?• you need to make an educated decision. (Should You Pay a Fee for a Medicare Consultation?). You can just pick the best plan and go online or call the 800 number to the insurance company call room and enroll. **However, just because you CAN do that does not mean that you should reject our FREE help and hereâ??s why:**



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1. **First and foremost, Medicare is confusing**. You may have a solid understanding of it by reading about it, but we go through days and days of continuing education annually and do exclusively Medicare, all day, every day. One misstep that you make can lead to thousands of dollars in lifetime penalties or the inability to get coverage or getting stuck with an overpriced plan without the ability to change plans. Itâ??s not a scare tactic â?? we talk to people every week who made a Medicare mistake and are asking for us to help them fix it. Itâ??s confusing and having someone that knows what theyâ??re doing helping you for free is valuable.
2. **Medicare changes each and every year.** There has never been a year, since the inception of Medicare, that there have not been some type of fairly significant changes to Medicare structure, co-pays, deductibles, premiums, etc. Insurance companies donâ??t send you notifications/information about those significant changes â?? but if you are our client, we do. We can explain, in straight-forward terms, what you need to know out of that huge â??Medicare and Youâ?• book that Medicare sends each year.
3. **A broker, essentially, works for you â?? not a specific insurance company.** Sure, a broker gets paid by the different insurance companies, but we donâ??t have a specific loyalty to one certain company over another. Our goal is the delight of the customer with our service and the pro



duct or plan that we put them with â?? our loyalty is to ensuring that. If you call us 2, 3, or 10 years down the road and say, â??My rate went up. Are there better options?â?•, we gladly help you compare other options and see if there is a better one available. If you sign up through an insurance company, you donâ??t have that option. And if you sign up through a local, captive agent that sells one company only, you donâ??t have that option. They work for the insurance company â?? their interests mirror those of the insurance company, not your interests.

4. **Medigap rates go up each year and Part D drug plans change each year.** Check your wallet if any agent tells you otherwise. Unfortunately, there has yet to be a Medigap plan or a Part D plan that does not change on a year-to-year basis. You can â??set it and forget itâ?• if you want â?? and most people who sign up through an insurance company do just that, as they donâ??t have anyone looking out for their interests. But doing it that way, means you will be giving lots of â??extraâ?• money towards an insurance companyâ??s bottom line instead of keeping it in your pocket. Each time your rate changes, we are available to see if there are better options, and we help annually with comparing the Part D drug plans.
5. **Lastly, you are already paying for it, as our commissions are built into everyoneâ??s premiums.** Everyone pays the same premium whether they have an agent or donâ??t have one. It does not cost you â??extraâ?? to use us. So, you are paying for us whether we (or another broker like us) help you or not! I know itâ??s hard to believe that our help is FREE to you, but it is.

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If that is not enough, let me share this one recurring anecdote from my business. Iâ??ve been doing Medicare plans for 16 years. Every year, without fail, I receive at least one phone call or email from someone who I donâ??t recognize who â??thinksâ?• they are my client. They say something like, â??I used you to sign up for a plan last year and I need toâ?¦ get a new card/check on why this claim wasnâ??t paid/update my payment information/see if there is a cheaper plan/compare Part D drug plans/etc. etc.â?•. I have to explain that, if you used (appropriate word here) my information to sign up for a plan directly through an insurance company, you donâ??t have an agent. I am not your agent; you are not my client. In that situation, I am not authorized to intervene or help on your behalf and there is not much that I can do to help, nor should I frankly.

Whether it is us or someone else, it is a no-brainer to accept the free help of a Medigap broker. Weâ??d love to work with you to make going on Medicare and selecting the right Medicare plan for you as painless as possible. Email me and let me know you want to work with us or call or email us with any questions that you have.
â?? Garrett Ball â?? Owner, 65Medicare.org

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