

# The Six Biggest Medicare Mistakes

People Turning 65 Make -  
And How To Avoid Them All!

THE STRESS-FREE WAY TO GET ENROLLED,  
GET A PLAN AND GET ON WITH LIFE

BY KARL BRUNS-KYLER, CSA\*

The Big 65 Senior Insurance Services

## **The Six Biggest Medicare Mistakes People Turning 65 Make**

Thank you and congratulations. You've made a wise decision by downloading this report, and you've taken a significant step towards the peace of mind that comes from choosing the appropriate Medicare coverage and avoiding the mistakes that many people make.

### **How to claim your FREE, no-obligation Medicare Coverage Strategy Session**

After almost fifteen years of working with people preparing for retirement, helping you to avoid the most common Medicare Mistakes is just one of the reasons why I'm giving you this Special Report for free.

The second reason is that as an insurance broker, I make my living helping people find the right coverage and by reviewing that coverage annually.

Whether this decision is months away *or the clock is ticking, and you need to make a decision quickly*, (or you are just worried you are paying too much for your current plan)...

I'd like to offer you a FREE 15 minute, no-obligation Medicare Coverage Webinar Strategy Session so that you can get on with your life.

[Book a Strategy Session on my calendar by clicking here...](#) or by calling the office today 1-877-850-0211.

By doing this, we'll get together on the phone for a quick call, answer your questions, take a look at where you are and then devise a plan for getting where you need to be.

If you like what you see and hear, we'll figure out the next step. If not, at least you'll have taken a big first step towards getting the coverage you need.

I look forward to hearing from you soon and to helping you put those coverage worries behind you for good. Enjoy the report!

All the best,



Karl Bruns-Kyler, CSA\*

\*Karl Bruns-Kyler is a Private Insurance Broker, with no affiliation to Medicare, CMS or any governmental organization. For almost 15 years, he has been helping consumers compare and shop for retirement insurance coverages. Call or email today for a free consultation.

## **The Six Biggest Medicare Mistakes People Turning 65 Make- And How To Avoid Them All!**

**The Stress-Free Way To Get Enrolled, Get a Plan, and Get On With Life**

**By Karl Bruns-Kyler, CSA\***

**The Big 65 Senior Insurance Services**

Every day in America, 10,000 Boomers turn 65, and for these individuals, selecting the right Medicare plan is essential *but* incredibly challenging!

Consumers are overwhelmed with data. If your mailbox is beginning to bend over, stuffed with envelopes from dozens of companies, about hundreds of different options, the chances are you may be wondering how to get through this without losing your mind!

Add to this the constant stream of television advertising, screaming out for attention, and you can begin to understand why many consumers have analysis paralysis.

Choosing the wrong plan may cause you to overpay for excessive coverage. Under-insure and the risk is exposure to massive out of pocket expenses. What is a consumer to do?

Now the good news, by reading this report and enlisting the right partner, you'll be able to complete the Medicare Insurance selection process quickly and painlessly. We'll help you to plot a course to get enrolled, get a plan, and get on with life.

### **The First Medicare Mistake: **Enrolling in Part B Coverage at the Wrong Time****

Just because someone is turning 65 doesn't mean he or she has to enroll in Part B. Conversely, just because someone has coverage through work doesn't mean that this person should delay enrolling in Part B.

Many Americans are working longer and retiring later. Depending on the size of the company, an employee and their spouse may be able to stay on their work plan and defer enrolling in Part B.

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Others could be paying too much for their work coverage and would benefit from enrolling in Part B and beginning Medicare coverage.

There is no one size fits all solution! If you currently don't have health coverage, you will probably want to enroll in Part B, so that it starts when you turn 65.

If you are still working, call your employer benefits department before enrolling in Part B.

### The Second Biggest Medicare Mistake: **Choosing the Wrong Type of Plan**

The devil is in the details! There are huge differences between Medicare Supplements and Medicare Advantage Plans, and there are additional differences within each type of plan.

Some people love the simplicity of Medicare Supplements, paying a decent premium for the privilege of provider flexibility and having almost no copays (most consumers who choose Medicare Supplements also prefer stand-alone drug coverage with additional drug copays).

Others are galled by the thought of paying another premium (above and beyond their Part B premium) and prefer Medicare Advantage Plans (many areas have \$0 premium or very low dollar premium plans).

Medicare Advantage plans combine Part A for Hospital, Part B for Doctors, and Part D for Drugs into a single plan (sometimes called Part C). Medicare Advantage Plans provide robust preventive coverage, copays for doctors, hospitals and services, limited provider networks and caps on maximum out of pockets.

Choosing the right type of coverage will depend on your budget, health preferences, and travel intentions.

### The Third Biggest Medicare Mistake: **Not Working with an Independent Agent**

Henry Ford gave consumers many color choices when purchasing the Model T: black, black or black.

Every person turning 65 has a different situation. Despite what the carriers may say, there is no single plan or single company that can serve everyone equally.

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Schedule time with an Independent Agent, who specializes in Medicare and represents the major carriers.

Look for an agent with a minimum of five years of experience in the Medicare Insurance Market.

Review the Department of Insurance website in your state to make certain you are dealing with a reputable agent!

#### The Fourth Biggest Medicare Mistake: **Find out about the Hidden Benefits!**

A knowledgeable agent will alert you to additional benefits that you may be eligible for, that individually you might not have noticed as these hidden benefits are difficult to find (e.g., Veteran's Benefits, Low Income Subsidies {LIS}, Spousal Discounts).

Just because you didn't retire from the Military, doesn't mean you can't access VA benefits. Likewise, just because you aren't married, doesn't mean you can't find a plan with a household discount.

A skilled independent agent will help make sure that you are leveraging your best options so that you don't leave any money on the table.

And remember, there are no additional fees when you work with an independent specialist.

#### The Fifth Biggest Medicare Mistake: **Failing to Review Coverage Every Year**

Here is what the National Council on Aging has written:

“Unfortunately, choosing health insurance is no longer a one-time decision for most Medicare beneficiaries. Insurance companies can make changes to policies every year. Just because your doctor and medications are covered this year doesn't automatically mean they will be covered in the coming year. Research studies show that the average consumer could save \$300 or more annually if they review their Part D coverage. Make sure to confirm cost, copays, coinsurance, covered providers, and prescription drugs.”

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Again, be certain to work with an agent willing to review your coverage annually during the Annual Election Period (AEP).

The Sixth Biggest Medicare Mistake: **Rushing through the process!**

To paraphrase Woody Allen... There are some things worse than death... like trying to figure out Medicare by yourself!

Understanding Medicare and the coverage that surrounds it can be extremely confusing, time-consuming and frustrating, but it doesn't have to be this way if you follow these simple steps:

1. Start Early. Start *at least* three months prior to needing to make the decision, preferably more.
2. Find an experienced, independent agent and schedule a phone appointment.
3. Talk to Social Security about Part B coverage.
4. Block out a specific time each week to learn about Medicare and your options. *Don't engage with information every time advertisements reach you.* Create a file, make notes and compartmentalize the process; **don't let the process take over your life!**

Of course, no single report can get you all the way through the Medicare process, but by reading through this, you are more educated and now you're ready to take the next step.

### **How to claim your FREE, no-obligation Medicare Enrollment Strategy Session**

I hope you find this information helpful. After fifteen years of working with Senior Insurance, revealing the most common Medicare Mistakes is just one of the reasons why I'm giving you this Special Report for free.

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