

6 BIG BENEFITS of Working with a Local Medicare Agent

*And Why it Won't
Cost You a Penny*



***Wild West Sheriffs captured outlaws with a posse.
Athletes conquer the field as a team.
Soldiers always have each other's back.
But when it comes to the bewildering challenge of
enrolling in Medicare ...who has your back?***

By now, you know the steps to apply for Medicare properly can be overwhelming. The paperwork seems endless. The plan choices are confusing. And the time required to research the perfect plan can take days or weeks. Even after doing all that work, it's still hard to know—for sure—if you really are getting the plan that works best for you. A plan that won't let you down. **A second opinion, from an expert, would help.**

That's why having a good relationship with a local Medicare agent can be priceless. They deal with Medicare every single day. They already know the plans, the coverage types, the supplements, the carriers, and the latest policy changes. They can steer you away from the expensive traps and show you the shortcuts to your best options.

A Medicare agent will take the time to learn your needs and priorities. And they can meet with you in person, to guide you step-by-step through initial enrollment, drug plan and supplement selection, or choosing a Medicare Advantage plan. That can save you time, trouble, and money. And if a problem ever arises...they have your back. All you have to do is pick up the phone or swing by the office to get it all straightened out. And it doesn't cost you a penny. Ever.

If you enroll directly with a Medicare plan carrier or through a local independent agent, the policy price is exactly the same. It's like having a free bodyguard for your healthcare plan. Why do they do this? Keep reading.

Just know...the difference between enrolling in Medicare alone and doing it with the help of a local agent is remarkable.

Here are six great reasons why...



1 Your Local Medicare Agent Makes Your Medicare Choices Crystal Clear.

It's critical to remember that Traditional Medicare does not cover everything. It only consists of Part A, which is your hospital coverage, and Part B, which is your doctor and medical coverage, like tests, scans, and X-rays. That leaves you and your finances exposed to some out-of-pocket medical costs with no ceiling. That can get expensive. And it can be disruptive to your way of life.

So how do you fill the gaps in coverage? Your local Medicare agent can show you the way. They'll explain in detail what Parts A and B do and do not cover. They'll help you enroll in a Part D prescription drug plan. And they can clarify the differences between choosing a Medicare supplement plan such as Medigap or a Medicare Advantage plan. There are benefits to both.

For instance, if you would like a lower monthly premium and extra benefits, they can point you toward the best Medicare Advantage plan in your area. Or, if you would prefer the ability to see any doctor that accepts Part B anywhere, they can pull up your best Medigap plan options. And because these plans change yearly, they'll be up to date on the latest savings and benefits they can offer. Tell your agent what you need and they will know which plans will work best for you.

2 They're your neighbor!

You've probably seen a few (or hundreds) of TV advertisements pushing Medicare enrollment. The problem is, when you call, you're likely to be put in touch with an unknown operator in a long-distance call center far, far away. They don't know you. They don't know your hometown. They don't know the doctors or hospitals you rely on. You're just business to them. For them, it's not about what you need. It's about what they want to sell you.

But it's an entirely different experience with an independent Medicare agent. Because they're your neighbor, they know the local area. They deal with the same hospitals and doctors. And they know the best plans available in your zip code. The best neighbors look out for one another. And that's exactly what you can expect from a local agent. To them, you're not just 'the next call'. They care about you and your healthcare.

3 They'll Show You All the Plans... Then Help You Narrow Down to the Best Plan.

If you're going to make a truly informed decision, you need all the information, right? The problem is, if you speak to a rep from a particular insurance carrier, they will only show you their Medicare plans. And they won't say how their plans compare to plans from other carriers. That prevents you from getting all the information you need to make the best decisions for your healthcare.

But your local Medicare agent is independent. **That means they work for you.**

They have no loyalty to any particular carrier, so they're free to show you all of the Medicare plan options.

They're free to compare plans for you, illustrating differences in pricing and service.

Your local agent can guide you without bias. **That's the best way to ensure you always get the right plan at the best price for your specific needs.**



4 They're On-call & On Your Side.

If you enroll with a carrier directly, chances are slim that you'll ever speak to that operator agent again. Instead of having a reliable contact, you'll be left alone with just a toll-free 800 customer service number to call when you have a problem. That's depressing.

However, when you enroll through a local agent, they become **your go-to Medicare resource at the ready**. And they're available to help you year-round if a problem arises. What could happen? Plans can change throughout the year. What if the price of your Medicare Supplement Plan goes up? What if you want to review your current plan? What if you decide you want to make changes to it?

Having a local agent you trust lined up to recommend solutions can save you time, hassle, and money. And it helps prevent any disruption to your coverage. It's like having your own friendly, personal customer support hotline whenever you need it.

5 Take it Easy. They'll Do Most of the Work.

Long forms. Tiny print. Confusing paperwork. Endless questions. That's what it's like trying to enroll in Medicare on your own. However, your local agent will gladly complete the paperwork for you. All you have to do is answer the questions. They'll take care of everything else.

In fact, your agent makes the whole process easy, right from the start. First, they listen to your needs. Next, they help narrow down the supplement plans to the ones that best fit your priorities. Then they take the time to explain all the pros and cons in detail carefully, so you understand and are happy with your plan.

Why struggle to research and learn everything your local agent already knows? It's easy for them because they work with Medicare plans every single day. They know where to find the perks and the pitfalls. And they're happy to put that deep knowledge into action for you.

6 Keeping You Happy is in Their Best Interest.

Working with a local Medicare agent doesn't cost you a penny. Not now. Not ever. Not a single penny. Their service is free to you. That's because the insurance carriers pay independent agents, not you. The agents receive a recurring commission for each policy they complete. As long as your policy goes through them, they will continue to be paid for that policy by the carrier. If you decide to change to a different plan with a different agent, your old agent will lose that recurring commission.

So it's in their best interest to keep you happy. Because if you're happy with your policy, the longer they get to be your agent and receive a commission for your plan. It's a win-win for everyone. The same applies if you choose a Medicare Advantage Plan. The insurance company pays the agent a flat amount for each Advantage plan they enroll. And no matter what, your premium stays the same whether you enroll through a local agent or directly through an insurance company. The policy is the same, too. The only difference is you get friendly service from a local agent dedicated to helping you anytime you have questions or concerns about your Medicare coverage.

Why go through the long, difficult process of enrolling in Medicare only to end up with a plan you don't love? Why risk accidentally giving yourself a plan that exposes your finances to unlimited medical costs. Working with a local, licensed Medicare agent makes the enrollment process much more manageable. And it ensures you have total understanding and confidence in your plan. Even better, you enjoy a face-to-face human connection that you just can't get from a call center.

Your local independent agent is your neighbor. And you both share the exact same goal: To ensure you have a healthcare plan that protects you and gives you lasting peace of mind.

Click Here to [SCHEDULE](#) a meeting with a local independent agent in your city or zip code.

