



MEDICARE HEALTH PLANS



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Everyone needs medical coverage. Make sure you're opting into the right plan for you by working with WealthCamp Advisors. We pride ourselves on making sure clients are fully aware of their Medicare coverage choices before deciding on a plan. We will deliver the best plan for you.

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There are Real Possibilities when it comes to getting good Medicare Insurance Coverage.

Just about everyone needs Medicare Insurance coverage at some point in their lives. Whether you are aging into Original Medicare, age 65 or are disabled and may be eligible for Medicare Insurance Programs, there is good news for you.

There are basically 2 ways to get Medicare insurance coverage. The First way: You can get traditional Medicare Part A, Hospital and Part B, Doctor and Outpatient when you qualify for coverage. Many Americans purchase a Medicare Insurance Supplement or Medigap ("aka Medigap, which is not part of the Medicare Program, but covers much of what Original Medicare will not cover."). Medicare Part D insurance coverage covers a significant share of the cost of your medications, but you do not have to enroll if you do not want to, However, not enrolling could result in certain negative consequences, should you need that coverage later in life.

The second way to get Medicare Insurance is thru Medicare Part C or Medicare Advantage.

Medicare Advantage includes original Medicare Parts A and B, as well as the option to receive drug coverage D, all with a low or zero premium. In this type of plan, you pay for a share of the services as you need them, and pay co-shares or co-insurance only if you need services. Many of these plans offer additional services that are not offered by original Medicare.

Medicare Advantage plans offer a maximum out of pocket cap on how much you are accountable to pay in a given plan year, thereby providing Financial Protection. This method of receiving Medicare is managed by private insurance companies that process your claims. However, Medicare Advantage is a form of Medicare, therefore the Centers for Medicare and Medicaid Services sets strict guidelines for how the Commercial Insurance Carriers offer effective coverage for beneficiaries.

Contact your *WealthCamp Advisors* to get the Rest of the Story, so you can enroll in the plan best for you!