Individual Health Insurance

Losing your health insurance and concerned about your options?

Job loss creates many concerns, but your health insurance doesn't have to be one of them. Your employer may have offered COBRA continuation, but it's not your only option; **we're here to help.**

We provide individuals and families the opportunity to work with a personal consultant to evaluate **eligibility for governmental subsidies** which may drastically decrease the cost of insurance.

Individuals who are currently or will soon be eligible for COBRA because of loss of employment or a reduction in hours may **benefit from a broader landscape of insurance providers, plans and costs.**



WHAT IS MEDICARE?

Medicare is the health insurance program run by the Federal Government. It is available to those 65 and older, those under 65 with certain disabilities, and those with end-stage renal disease.

ASSEMBLING THE RIGHT COVERAGE

Assemble different types of coverage **Original Medicare** — *or* — Combine the parts into one plan **Medicare Advantage Plans**

PART A *Hospital Insurance*

PART B *Medical Insurance*

PART D *Prescription Drug Coverage*
Optional coverage by approved private companies.

Medicare Supplemental Insurance
Optional coverage from private insurance companies that fill gaps in Original Medicare Coverage.

PART C *(HMOs and PPOs)*
Combines Part A (Hospital) and Part B (Medical) and in some cases, Part D (Prescription Drugs)
It's not supplemental coverage. A variety of plans are offered by private insurance companies approved by Medicare.

WHEN TO ENROLL IN MEDICARE?

You can enroll in Original Medicare Part A and B during your Initial Enrollment Period (IEP).

- Starting three months before your 65th birthday
- The entire month of your 65th birthday
- Ending three months after your 65th birthday

HOW TO ENROLL IN MEDICARE?

- Call 1-800-722-7331
- Sign up at your local Social Security office
- Online at www.ssa.gov

CHOOSING THE RIGHT MEDICARE COVERAGE

Choosing the right Medicare Coverage is an important decision. It's not a "one size fits all" situation because everyone has different needs and budgets.