



**MediSmart Advisors**<sup>SM</sup>  
Your Guide to Smart Medicare Decisions.



## Medicare expertise for Financial Planners – a valuable service for you and your clients.

Medicare is one of the few financial planning topics that will affect virtually all your clients. If you are not conducting Medicare planning with your clients, they are likely making costly mistakes and you are missing valuable opportunities to guide them toward smarter decisions.

### Creating a Medicare strategy is integral to retirement planning

Your clients approaching age 65 and those transitioning into retirement are relying on you for clear and accurate information on navigating Medicare.

A 2020 “*Healthcare in Retirement*” survey among 500+ financial planning professionals reported 60% did not conduct formal Medicare planning or meet with their clients as they approach Medicare eligibility. Furthermore, 83% reported not having an annual Medicare check-in meeting.

A retiree’s financial plan without Medicare considerations may leave clients with unplanned health care expenses that deplete savings negatively affecting their financial wellness and planned standard of living.

### What guidance should you provide and when should it be delivered?

Some of your clients will be eligible to remain on group health insurance coverage until that coverage ends before enrolling in Medicare.

Those with higher incomes will pay more for Part B and Part D premiums. Missing the appropriate enrollment period will result in sizeable, lifelong, late enrollment penalties.

There is no one-size-fits-all solution. For many financial planning professionals, it helps to have a go-to Medicare expert.

### Introducing MediSmart Advisors

Our licensed and trained advisors are Medicare experts. We help financial planning professionals, and their clients, understand and navigate Medicare.

Our mission is educating and guiding your clients, so they make informed decisions regarding their Medicare selections. Your clients will receive expert and unbiased advice assisting with their Medicare plan enrollment and beyond.



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**Medismart Advisors specializes in Medicare and individual health insurance only**

We do not sell annuities, life insurance, group health insurance, long-term care, disability insurance, property and casualty or auto insurance. We compliment, rather than compete, with your practice. We take pride in providing a level of customer support simply unavailable from an insurance company.

Our Client Service Team can assist with billing errors, help resolve prescription drug exceptions, and guide clients with Medicare decision appeals.

**There is no cost to you or your client for our expertise.**

What's best is that our services are always free to your clients. We are paid by the insurance companies we represent. Your clients pay the same premium rates whether they use a Medicare broker, or not. There is no cost for our knowledgeable service or enrolling through a licensed broker.

**Let's get acquainted**

Schedule a call with us to see if we are a fit. We can discuss how incorporating Medicare planning can appeal to those newly Medicare eligible, boost referrals, and deliver value for your financial planning practice.



**Medicare changes every year.**

There has never been a year, since the inception of Medicare in 1965, that some type of significant changes to Medicare structure, co-pays, deductibles, or premiums have not occurred.

The finding that nearly half of all Medicare beneficiaries say they never or rarely compare plans suggests that many beneficiaries may be unaware of important differences across plans that could have a significant impact on their coverage, and costs.

This is not surprising given the sheer number of Medicare private plans now available and the many ways in which they differ.