



BGA Insurance Offers Free Help With New 2019 Medicare Plans From Humana & Aetna in NJ

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October is Medicare enrollment time and this year will see some changes for seniors and others eligible for Medicare as new plans are being offered from Humana and Aetna in New Jersey. Now enrollees in Southern New Jersey have more choices than ever before. To help those eligible for enrollment, BGA Insurance Group is offering free consultations on these new plans and this has been announced on YouTube.

Coverage for Medicare-eligible individuals in New Jersey has changed from what they have come to expect within the last few years. Aetna was then the only option with a choice of either a PPO or a Prime PPO. Beginning with this enrollment period, Aetna is offering more plans this year. In addition, individuals can choose to change carriers to Humana, which until now did not provide a Medicare Advantage plan.

BGA Insurance Group founder Greg Gudis had announced, "The Medicare enrollment is about to start and there are some huge changes going on in Southern New Jersey. Humana has a new plan, never offered before, with some great options."

The benefit of these new plans is that consumers have more choices than ever, with some plans as low as \$0

per month and going up from there. Some of the plans even give money back to offset the premium on Medicare Part B. With all these plans now available in New Jersey, choosing which one is the right one will be a challenging task.

The Medicare Annual Election Period begins on October 1st and insurance carriers can begin showing seniors and others eligible for Medicare the plans they can enroll in for coverage in the new year. October 15th marks the first day of the enrollment period, when individuals can begin the process of enrolling for the plan they choose. They have seven weeks to decide which plan they will go with in 2019. Enrollment stops at 11:59 p.m. on the night of December 7th. After that, no changes will be allowed.

Gudis recommends that Medicare participants should not wait to choose a plan and not to try to make this important choice alone. "Contact an agent today and have them walk you through the different plans available in your area," he says. "At BGA we can help you compare all these plans to make sure you make the right choice. And since the insurance companies encourage individuals to do this, they pay us so we don't charge a fee for this."

Many individuals who like what their plan offered in 2018 may be hesitant or adamant about the new plans in 2019. In that case, Gudis advises his clients who want to keep their existing plans to at least compare what that plan offered this year to what it will offer in 2019. "If you think your plan is fine in 2018 and want to stick with it in 2019, that's okay. But, you still want to make sure it fits you. The benefits could have changed, your doctor may not be in the network anymore, your prescriptions may no longer be covered." According to Gudis, "Every year networks change, formularies change, plans change."

Joanne, a BGA client, says, "Deciding on a supplemental program for Medicare sent us to a number of possible sources. We wanted good coverage which would not break the bank as it were. Happily, a co-worker gave me BGA Insurance Group's number and we were good to go from that point on. Now, I am happy to pass along BGA's number to my friends as they hit Medicare age because I know they are in great hands."

Since its inception in May 2008, BGA Insurance Group has grown from founding members Joseph Bachmeier and Gregory Gudis, to over 40 agents spread across three offices in Pennsylvania and New Jersey, while also servicing Delaware and Florida. Every BGA Agent is extensively trained to assist individuals in their journey into and through retirement by utilizing top-rated insurance carriers and delivering old-fashioned personalized service. In this fast-paced computer age, BGA agents still make house calls to ensure that their clients fully understand their rights and entitlements.

BGA Insurance Group is a fully-licensed insurance agency that can assist seniors in the following states: Delaware, Florida, Pennsylvania, New Jersey, North Carolina, and South Carolina. They offer healthcare- and retirement-related insurance services including Medicare, healthcare, long-term care, life insurance, and

retirement planning, all of which are free. They take the time to build relationships with their clients so that they can fully understand their current life situation.

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For more information about BGA Insurance Group, contact the company here: BGA Insurance Group
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BGA Insurance Group

The Mission of BGA Insurance Group is to assist Seniors and their families plan their Medicare Supplements, Healthcare, Long-Term Care, Final Expenses and Financial Security when approaching, and during, retirement.

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