Boomer Benefits Publishes Guide Simplifying Applying for Medicare

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Boomer Benefits, an award-winning insurance agency that offers free consulting, has published a comprehensive guide on its website that simplifies the daunting process of applying for Medicare.

Kelsey Mundfrom, Marketing Director at Boomer Benefits, explains the difficulty that most people face when applying for Medicare by saying, ?Medicare is one of the best ways for seniors to afford the critical medical services that they need at their age. Though a lot of seniors will get automatically enrolled in the program, if they are not currently receiving Social Security benefits and they miss the Initial Enrollment Period (IEP), they will have to pay a late enrollment penalty for Medicare Part B. Some seniors also have the option to delay the start of coverage if they plan on working past the age of 65. From our experience, a lot of seniors are just not aware of these options and deadlines or the riders attached to them. So, to make the transition easier, we published the Medicare enrollment blog post that takes an in-depth look at the process so that those who will soon be eligible for it are ready to reap its benefits without incurring any penalties. If you are a senior who needs help or if you have family members who are struggling with enrollment, make sure to set up a free consultation with Boomer Benefits to get personalized help. Established in 2005, Boomer Benefits is nearing two decades of experience in the insurance industry. You will be hard-pressed to find a better partner to

assist you with Medicare.?

Seniors who have been receiving Social Security benefits for at least four months before their 65th birthday are automatically enrolled in Medicare and will have hospital coverage (Part A) and medical coverage (Part B) starting the 1st of their 65th birthday month.

If they are not receiving Social Security benefits, they can enroll themselves in Medicare Part A and Part B by applying during the IEP. This applies to individuals who are actively working for a small employer with less than 20 employees, have retiree coverage from a previous employer (this includes Cobra), are enrolled in an Affordable Care Act (ACA) plan, have VA benefits or Tricare, or are uninsured. The IEP begins three months before a person?s 65th birthday and ends three months after they turn 65. Seniors can enroll online, by phone, or by visiting the nearest local Social Security office.

Seniors working for large employers (those with more than 20 employees) generally only choose to enroll in Medicare Part A as it is free for most beneficiaries. Once they retire, they will have an 8-month Special Enrollment Period (SEP) to enroll in Medicare Part B to avoid accruing a late enrollment penalty. Those who apply during the SEP will need to submit CMS form 40B (Part B application) and CMS form L564 (employment form) to Social Security online, via fax, mail, or in person. Finally, individuals who miss both the IEP and SEP windows can always apply for Medicare during the General Enrollment Period (GEP) which is from January 1st to March 31st of every year.

The blog post from Boomer Benefits then dives into other details surrounding Medicare such as what to do if the applicants are currently contributing to a Health Savings Account (HAS), how the cost for Medicare will be borne by them, and it also discusses the need to enroll in additional Medicare plans as being enrolled in just Part A and Part B can leave them wanting for better coverage.

Boomer Benefits is an award-winning insurance agency for national insurance carriers such as Blue Cross Blue Shield, Aetna, Cigna, Mutual of Omaha, and many other A-rated carriers. Based in Fort Worth, TX, and licensed in 49 states, the organization never charges for its services. It also regularly publishes a host of informational resources on its website that dissect the often hard-to-understand requirements and red tape surrounding Medicare and the several Medicare Supplement Plans.

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For more information about Boomer Benefits, contact the company here:Boomer BenefitsKelsey Mundfrom(817) 249-86002601 Meacham Blvd STE 500, Fort Worth, TX 76137, United States

Boomer Benefits

Boomer Benefits is an award winning agency, licensed in 48 states.
They are on a mission to help Baby Boomers through their New-to-Medicare transition every year.

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