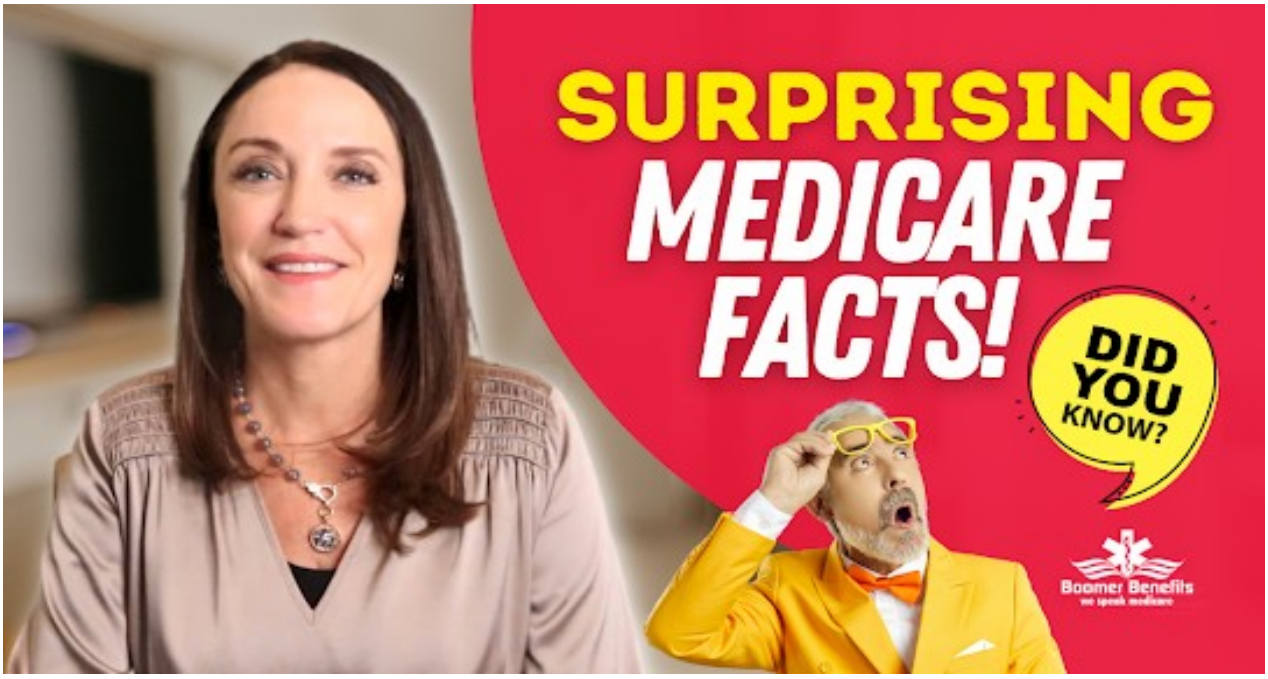


Medicare Agency Helps Seniors Enroll For Health Insurance After Losing Their Jobs

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Fort Worth, Texas - December 23, 2022 -
Fort Worth, TX Boomer Benefits has published a new blog post that aims to help seniors quickly learn about Medicare after unexpectedly losing their job. Given that many will be accustomed to receiving health coverage through their employer, losing their job can also leave them feeling stranded and unsure of how to proceed. Fortunately, the new blog can help them get started.

As the post says, ?Working with a Medicare broker like Boomer Benefits, who will guide you through all the necessary steps, can help simplify the process. We understand the importance of getting your Medicare and supplemental plans (such as Medigap Plan G) in-place as soon as possible. The best part? We will be here for you after enrollment. With nearly 20 years of experience in the Medicare industry, we can paint the picture of what you can expect and the big pitfalls you need to avoid.?

To begin with, the post says a senior should consider how many employees their most recent place of employment had. If there were at least 20 employees, large employer insurance is creditable for Medicare,

and those who had large employer insurance past the age of 65 will in turn qualify for a Special Enrollment Period (SEP) when they lose coverage. As a result, they can apply for Medicare immediately instead of waiting for the General Enrollment Period (GEP), which falls between January 1st and March 31st of each year. Those who lose their job outside this period would otherwise have to wait till next January to apply, so taking advantage of the SEP can be of great help.

Next, they should apply for Medicare Part A (though this stage can be skipped if they already have Part A). A senior can log into their SSA.gov account and apply for Part A, and Boomer Benefits strongly recommends that they do so as soon as possible to avoid (or limit) any gaps in coverage. They may also call a local Social Security office or visit one in person to apply, but the company recommends completing the process online because the other methods can come with long wait times. Once the application for Part A is made, they should apply for Part B.

The post says, ?When you apply for Part B through a SEP, there are two forms you will need ? CMS form 40B and CMS form L564. The 40B form is your Part B application that you will complete. The L564 form is completed by you and the HR department of the employer whose insurance covers you. This form is critical during the SEP process because it proves you had creditable coverage while delaying Medicare. If you don?t provide this form, you could be hit with a late enrollment penalty.? See more here: https://boomerbenefits.com/new-to-medicare/parts-of-medicare/medicare-part-b.

Boomer Benefits shares a few more recommendations here, such as requesting an effective date on the remarks section of CMS form 40B. An approval may not be received for two months, however, and this is why the company strongly recommends that delays be minimized on the user?s end.

Should the senior?s circumstances have worked for a small employer (less than 20 employees), they will unfortunately not qualify for a SEP for Medicare. They would have to wait for the next GEP to begin in January. Potentially, this could mean they would have no coverage for several months. If an application is made during the GEP, the senior?s Medicare benefits will come into effect on the 1st of the month following the date they applied.

The company says, ?The earlier you can get this process taken care of, the earlier you can be stress-free! I completely understand how scary it is to lose your job and insurance and not know where to seek help. Well, take a deep breath and call us here at Boomer Benefits. This is what we do day in and day out.?

Boomer Benefits regularly shares resources that can help seniors navigate the complex world of health insurance. In addition to articles, for instance, the company?s website has made many Medicare videos,

available for free. Alternatively, anyone can call the company directly to speak with a knowledgeable representative.

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They are on a mission to help Baby Boomers through their New-to-Medicare transition every year.

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