



Mike Hagan Advises Seniors Turning 65 with Regards to Their Medicare Insurance in Texas

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Smart Medigap Plans, based in Grapevine, TX, is happy to announce that independent Medicare insurance broker Mike Hagan is offering advice to seniors turning 65 including other seniors in Texas who want to reduce their current premiums. He can work with clients to help them get the optimal coverage options they need at the lowest possible price for Medicare Advantage or Medicare supplement plans that are most suitable for their unique needs.

Mike Hagan says, "Medigap plans (Medicare supplement insurance plans) help cover a percentage of the costs that are beyond what Medicare pays. Providers only need to bill Medicare. They do not need to bill the supplement provider directly. When Medicare is billed Medicare will pay their share, which is normally 80% of Medicare-covered benefits. The remainder of the bill is then sent to the Supplement Plan provider so they may pay their share, which is normally 20%. Medigap Plans do not include Prescription Drug Coverage (Part D). It is important to also have a Prescription Drug Coverage Plan (Part D) to cover your prescription drugs."

To better understand what Medigap is, it is important to compare this with the original Medicare. In the original version of Medicare, the individual has to pay for some of the costs of approved services. Medigap serves as a Medicare supplement insurance designed to fill the "gaps" in original Medicare and it is provided by private companies. The original Medicare pays for a significant percentage of the cost of covered health care services and supplies while Medigap can help in paying for some of the remaining cost, such as: coinsurance, copayments, and deductibles. As Medicare insurance specialist, Mike Hagan can guide the client through the process of looking for the appropriate Medicare supplement insurance.

For seniors who are turning 65 and are new to Medicare, Smart Medigap Plans offers a six-point process. First, they will guide the client on signing up with Medicare A and B. Second, they will talk with the client three months before they turn 65 to examine the various options. Third, they will discuss with the client and go over their budget and decide whether to choose Med supplement or Med advantage. Fourth, they will go through the 30 insurance carriers that they work with and find the most suitable plan for the client. Fifth, they will help the client enroll in the chosen plan. Sixth, they will follow up with the client every three years to ensure they are still in the best plan.

For seniors who are already over 65, they provide a four-step plan. First, they will work with the client and go over their budget and specific needs to find the best plan. Second, they will find out the specific plan the client currently has. Third, they will go through the 30 carriers to find the most suitable plan for the client. Fourth, they will help the client enroll in the chosen plan.

Smart Medigap Plans LLC is an independent insurance agency offering their services throughout Texas that provides insurance products and services to Medicare eligible individuals. Their products include Medicare Advantage, Medicare Supplement (medi-gap) plans, along with Hospital Indemnity, Cancer, Dental and Vision coverage, and Prescription Drug (Part D). It is important to note that Smart Medigap Plans is not affiliated with Medicare but instead is an independent agency that offers Medicare insurance solutions.

Mike Hagan says, "We know that shopping for Medicare supplemental insurance may seem complicated and intimidating. Our years of experience in the industry will demystify the process and help you to understand your options so that you can make an informed decision. With our comprehensive one-on-one client-centric style you will feel confident and comfortable with making the right insurance choices for your personal needs. We have partnered with over 30 carriers to ensure you have the best options when it comes to your selecting a Healthcare plan tailor-fit to your needs."

Those who are looking for a Medicare broker near me in Texas can check out the Smart Medigap Plans

website or contact them on the phone or through email.

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For more information about Smart Medigap Plans, contact the company here: Smart Medigap Plans Mike Hagan 214-893-1200 info@smartmedigapplans.com Smart Medigap Plans 1108 Varson Dr, Haslet, TX 76052

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Insurance products and services to Medicare eligible individuals in Texas. Our products include Medicare Advantage, Prescription Drug (Part D), Medicare Supplement (medi-gap) plans, along with Hospital Indemnity, Cancer, Dental and Vision coverage.

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Medicare Supplement Insurance Agency