

Medicare Insurance Broker Assists Seniors In Texas

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The team at Smart Medigap Plans, led by Mike Hagan, are guiding Texas residents through Medicare to ensure they have adequate insurance coverage. While Medicare plans are designed to help seniors stay healthy at affordable rates, some plans are significantly better suited for certain individuals over others, and Hagan has made it his mission to help his community discover these opportunities.

Mike Hagan is an independent Texas Medicare insurance broker who offers Medicare insurance plans, advice and personal one-on-one consultations in Texas. Given his experience in the field, he has proven an invaluable resource for seniors who are turning 65 as well as seniors looking to lower their current premiums.

While the latter may be familiar with Medicare, they would still need help finding alternative plans that allow them to enjoy the benefit of lower premiums. Conversely, seniors who are learning about the vast array of options in Medicare for the first time, having just turned 65, are likely to find themselves more confused, especially given how important it is for them to have the right coverage at this point in their lives. In either case, Hagan makes himself and his expertise available to people in need, giving them all the details and insight they need to make informed decisions about their insurance.

Some seniors and their families, for instance, may not be aware of the fact that Medicare coverage is not necessarily exhaustive. If an otherwise excellent plan does not cover certain costs that would benefit the client, they may come to the (incorrect) conclusion that they will have no choice but to pay out-of-pocket for said expenses. In truth, Hagan says they may instead make use of Medicare Supplement plans to fill this gap. This is also why a Medicare Supplement plan may be known as Medigap.

Examples of healthcare costs not covered by Medicare include copayments, coinsurance and deductibles. To remedy this, Medicare Supplement plans may be purchased separately (with a separate monthly premium). Notably, a Medicare Supplement policy is guaranteed renewable whether or not the patient in question experiences issues with their health. While they unfortunately do not cover many forms of long-term care, such as hearing aids, dental care and so on, Hagan encourages concerned seniors to get in touch to learn what else they can do instead.

The reason many are likely to find themselves confused by Medicare and its accompanying systems is the fact that its deceptively simple overview hides numerous complexities that need to be understood in full if they are to make full use of their plans or avoid unnecessary premiums. It has also changed several times, which means some of the information available online will now be out of date. This is also why seniors who have already been using these plans for years should continue consulting with a Medicare insurance specialist ? Mike Hagan makes it his mission to closely track each update as it occurs and analyze how it may affect his clients.

Mike Hagan offers another advantage that Texas seniors will want to make use of: he does not work for any insurer. As an independent broker, he has full control of his organization?s priorities, and this means he is free to work exclusively for his clients. Other brokers might have an incentive to steer clients towards pricier plans because this is rewarded by the insurer they work for or partner with, but Hagan?s business model only succeeds if his clients are completely satisfied with his service and actively have a desire to continue working with him.

Clients will also find that he continues to look out for them once they have completed their search and signed up for an appropriate plan. Since new plans are introduced all the time, some may offer better terms or premiums. Hagan and his team periodically check these newcomers against his clients? existing plans, and the latter will be informed if there is an opportunity for them to lower their premiums.

Mike Hagan looks forward to helping his community find and maintain the best insurance coverage possible. Those interested may contact Hagan directly via phone or email, and more information about Smart Medigap

Plans? services can be found on the company?s official website.

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For more information about Smart Medigap Plans, contact the company here:Smart Medigap PlansMike Hagan214-893-1200info@smartmedigapplans.comSmart Medigap Plans1108 Varson Dr, Haslet, TX 76052

Smart Medigap Plans

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