

Smart Medigap Plans Offers Medicare Supplement Plans in Texas

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Smart Medigap Plans, based in Grapevine, TX, offers the services of Mike Hagan, an independent Medicare broker near me in Grapevine, is offering advice to seniors turning 65 and seniors who want to reduce their current premiums. He offers various insurance products for seniors, such as Medicare Advantage Plans, Medicare supplement coverage, Medicare Part D for prescription drugs, under 65 health insurance plans, hospital indemnity insurance, cancer insurance, vision insurance, and dental insurance.

Mike Hagan says, ?Medicare supplement insurance specialists have many years of experience and extensive knowledge regarding Medicare supplement options. Hi, I?m Mike Hagan and I will be your Medicare compass pointing the way and helping you navigate the confusing maze of Medicare insurance. My goal is to bring clarity and help you understand your Medicare insurance options so that you can make the right choice for your personal situation. My 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.?

A Medicare Advantage Plan is a kind of Medicare health insurance provided by a private company that contracts with Medicare to offer the client all Part A and Part B benefits. Providers include health maintenance organizations, private fee-for-service plans, special needs plans, Medicare medical savings account plans, and preferred provider organizations. For those who are enrolled in a Medicare Advantage Plan, the Medicare services are covered via the plan and are not paid for under the original Medicare. Most of these plans will also provide prescription drug coverage.

For turning 65 Medicare, seniors who are turning 65 will need to follow six steps. First, Mike Hagan will offer them guidance on enrolling in Medicare A or B. Second, he will talk with seniors who are turning 65 in three months to assist them in choosing among the different available options. Third, he will advise the client on whether to choose Medicare Advantage or a Medicare supplement, depending on the budget and specific requirements of the client. Fourth, he will evaluate the various plan options with the client and choose the best from the 30 insurance carriers that he works with. Fifth, Mike Hagan will help the client in selecting a particular plan and include prescription drug and/or dental / vision coverage, if the client prefers it. Lastly, he will follow up with the client every three years to ensure the client still has the best plan. If not, he will help the client find the lowest price possible.

For seniors under 65, Smart Medigap Plans can help in buying an individual health insurance policy. In Texas, this is no longer based on the individual?s health status. Under the Affordable Care Act, it is possible to qualify for a subsidy to help pay for health insurance. If qualified, an individual may be able to bring down the monthly premium or the subsidy can be taken as an annual tax credit. In order to take advantage of a subsidy, it is possible to select a health plan that has been approved by the federal government. These are called On-Exchange Plans and comply with a set of standards aimed at getting rid of benefit loopholes to ensure that those who have pre-existing conditions will not be denied coverage.

Smart Medigap Plans LLC is an independent insurance agency delivering services to clients in various places in Texas, offering insurance products and services to those who are eligible for Medicare, who are seniors. Their offerings include Medicare Supplement or MediGap plans, Medicare Advantage, Prescription Drug (Part D), as well as hospital indemnity plans, and cancer insurance, dental and vision coverage. Smart Medigap Plans is in not in any way connected with Medicare. It is an independent agency that simply offers cost-effective solutions for Medicare insurance.

Those who are interested in a Medicare broker near me in Texas can visit the Smart Medigap Plans website or contact them through the phone or by email.

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For more information about Smart Medigap Plans, contact the company here:Smart Medigap PlansMike

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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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Smart Medigap Plans

Medicare Supplement Insurance Agency