

Smart Medigap Plans Guides Seniors on Choosing Medicare Supplement Plans in Texas

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Smart Medigap Plans, based in Grapevine, TX, offers an independent Medicare broker near me who will guide seniors on choosing Medicare supplement plans in Texas. Mike Hagan is offering advice to seniors on different kinds of health insurance products that can benefit them, such as: Medicare supplement coverage, Medicare Part D for prescription drugs, Medicare Advantage Plans, hospital indemnity insurance, cancer insurance, under 65 health insurance plans, dental insurance, and vision insurance.

Medicare Supplement Coverage, which is also known as Medicare Supplement Plans or Medigap Plans, is used to cover a fraction of the expenses that are not paid by Medicare. For this, health care providers will only need to bill Medicare and need not concern themselves with the Medicare supplement provider directly. Medicare will be paying their share, which is typically 80 percent of the Medicare-covered benefits. The rest of the bill will be sent to the Supplement Plan provider so that they may pay their share, which is usually 20 percent.

With regards to Medicare Part D for prescription drugs, Mike Hagan explains, ?Medicare drug coverage helps pay for prescription drugs you need. Even if you don?t take prescription drugs now, you should consider getting Medicare drug coverage. Medicare drug coverage is optional and is offered to everyone with Medicare. If you decide not to get it when you?re first eligible, and you don?t have other creditable prescription drug coverage (like drug coverage from an employer or union) or get Extra Help, you?ll likely pay a late enrollment penalty if you join a plan later. Generally, you?ll pay this penalty for as long as you have Medicare drug coverage. To get Medicare drug coverage, you must join a Medicare-approved plan that offers drug coverage. Each plan can vary in cost and specific drugs covered.?

Meanwhile, the Medicare Advantage Plan is a Medicare health plan that is provided by a private company that contracts with Medicare to offer patients all Part A and Part B benefits. Medicare advisor Mike Hagan explains, ?Medicare Advantage Plans include Health Maintenance Organizations, Preferred Provider Organizations, Private Fee-for-Service Plans, Special Needs Plans, and Medicare Medical Savings Account Plans. If you?re enrolled in a Medicare Advantage Plan, Medicare services are covered through the plan and aren?t paid for under Original Medicare. Most Medicare Advantage Plans also offer prescription drug coverage.?

Hospital indemnity plans pay the patients cash when they get injured or sick and need hospital care. The cash will be used to cover not just deductibles and copay, but also the lost wages and time. This kind of insurance can help bring down hospital costs, even for those who have Medicare. They recommend choosing a plan with a per-day cash amount and benefit periods. Medigap and hospital indemnity insurance may work together to provide considerable savings for the patient.

Cancer insurance is a supplement benefit that is focused on offsetting the expenses associated with a cancer diagnosis. This kind of health insurance is relatively new but it has been gaining a lot of attention in the insurance world. Its purpose is to offset cancer treatment costs and provide policy holders financial peace of mind.

In under 65 individual health insurance in Texas that is provided a private insurance company, the ability to buy it is no longer dependent on health status. Due to the Affordable Care Act, it is possible to be eligible for subsidy to help for the health insurance.

Smart Medigap Plans LLC is an independent insurance agency that provides its services to different locations in Texas, providing insurance products and services to those who are qualfied for Medicare, who are seniors. Their product offerings include Medicare Advantage, Prescription Drug (Part D), Medicare Supplement or MediGap plans, including cancer insurance, dental and vision coverage, and hospital indemnity plans. It should be noted that Smart Medigap Plans has no connection whatsoever with Medicare. It is an independent agency that is focused on providing cost-effective solutions for those who need Medicare insurance.

Those who would like to get the services of a Medicare broker near me in Texas can check out the Smart Medigap Plans website or contact them on the telephone or through email.

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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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Smart Medigap Plans

Medicare Supplement Insurance Agency