

Independent Medicare Broker Near Me in Texas Offers Medicare Insurance Plans

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Smart Medigap Plans, based in Grapevine, TX, offers Medicare supplement plans, including advice and personal one-on-one consultation with independent Medicare broker Mike Hagan. Medicare supplement plans, which are also known as Medigap plans or Medicare supplement coverage, are intended to cover a portion of the costs that are not covered by Medicare. Mike Hagan also provides advice and one-on-one consultation to help people understand the various Medicare insurance plans.

Mike Hagan says, ?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.?

For Medicare supplement coverage, health care providers will have no need to worry about billing the

supplement provider directly. They will simply bill Medicare and Medicare will pay for their share which is typically 80 percent of the Medicare-covered benefits and then send the remainder of the bill to the supplement plan provider, who will then pay their share, which is usually 20 percent. These plans don?t include prescription drug coverage of Medicare Part D, so it is a good idea to also have a prescription drug coverage to pay for prescription drugs. Overall, a Medicare supplement insurance policy can help in paying, certain health care costs, such as: coinsurance, copayments, and deductibles.

The Texas Medicare insurance broker wants people to know that there are a number of important things to know regarding Medicare supplement policies. First, it is vital to have Medicare Part A and Part B. Second, a Medicare supplement policy is different from a Medicare Advantage Plan in that it is only designed to supplement original Medicare benefits while the Medicare Advantage Plan offers ways to get Medicare benefits. Third, a monthly premium is paid to the private insurance company offering the Medigap policy. This is in addition to the monthly premium for Medicare Part B.

Fourth, a Medigap policy can only cover one individual and not both spouses. Spouses will need to purchase separate policies. Fifth, a Medigap policy can be purchased from any insurance company that is licensed to offer it in a particular state. Sixth, any standardized Medigap policy is guaranteed to be renewable even if the policyholder has health issues. The insurance company can?t cancel the policy as long as the policyholder is paying the premium.

Seventh, while Medigap policies included prescription drug coverage in the past, those policies sold after January 1, 2006 can?t include prescription drug coverage. Thus, those who want to have such coverage can join a Medicare Prescription Drug Plan (Part D). Lastly, it is not legal for anyone to sell a Medigap policy if the individual has a Medicare Advantage Plan, unless they are switching back to original Medicare.

With regards to the Medicare Advantage Plan, Mike Hagan says, ?This a type of Medicare health plan offered by a private company that contracts with Medicare to provide you with all your Part A and Part B benefits. Medicare Advantage Plans include Health Maintenance Organizations, Preferred Provider Organizations, Private Fee-for-Service Plans, Special Needs Plans, and Medicare Medical Savings Account Plans.?

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

Those who need the services of a Medicare insurance specialist in Texas can visit the Smart Medigap Plans website or contact them through the phone or via 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