

Allsup Medicare Advisor<sup>SM</sup>



### Some key facts and common misconceptions about Medicare

One of the major benefits of obtaining your Social Security Disability Insurance (SSDI) award is qualifying for Medicare. Once you receive that award, you then must choose between a traditional Medicare plan and a Medicare Advantage Plan.

While traditional Medicare usually is not costly (Part A for hospital coverage is free; Part B for medical coverage is relatively inexpensive), coverage can be limited — which is why most people seek out supplemental insurance (Medigap) and prescription drug coverage (Part D), both at an extra cost. What most SSDI recipients don't know, however, is that if you are under 65 and qualify for Medicare based on a permanent Social Security disability, any preexisting conditions you have may prevent you from obtaining supplemental insurance if you choose traditional Medicare.

### Why Medicare Advantage plans are often a better choice for those with disabilities

Unlike Medigap, Medicare Advantage plans are required to accept almost all Medicare beneficiaries, since medical history cannot be a barrier to enrollment. Once a person is enrolled, Medicare Advantage plans, at a minimum, cover everything offered by traditional Medicare Parts A and B. In most cases, they are a lower cost alternative to traditional Medicare and include additional benefits, such as dental care, hearing and vision screening,

prescription drugs or other services usually only covered by a supplemental policy and Medicare Part D. What's more, Medicare Advantage plans keep all your healthcare coverage under one umbrella, so statements, bills, etc., come from a single source — adding greatly to your convenience.

### How Allsup Medicare Advisor<sup>SM</sup> takes the confusion — and the headaches — out of choosing the right Medicare Advantage Plan

Allsup Medicare Advisor<sup>SM</sup> provides you with the expert knowledge and guidance you need to understand and choose the best, most affordable Medicare plan, based on your individual healthcare needs and preferences.

As trusted experts who specialize in disability and know all the ins and outs of Medicare, Allsup will help you...

- Understand all the coverage options and benefits of Medicare Advantage plans compared to traditional Medicare.
- Identify and assess your healthcare needs and the local options available.
- Prioritize your provider and coverage options based on quality ratings and plan costs.
- Begin and assist with the Medicare Advantage enrollment process.

Allsup does not provide tax, legal, investment, insurance, financial planning or medical advice or counsel under the Allsup Medicare Advisor<sup>SM</sup> and related services. You are responsible for making all decisions with respect to the products or services you utilize under Allsup Medicare Advisor<sup>SM</sup>, including but not limited to selecting a Medicare Advantage plan that best matches your needs, and for obtaining any personal tax, legal, investment, insurance, financial planning, medical or other advice or counsel that you believe is necessary or advisable with respect to such products or services.

Helping you choose the best, most affordable Medicare plan to meet your specific needs





## A truly objective analysis of what coverage is best for you

Because Allsup does not accept any fees or commission from Medicare Advantage plan providers, *Allsup Medicare Advisor*<sup>SM</sup> gives you an impartial and unbiased analysis of which coverage and plans will work best for your situation. We do the digging and the hard work for you, so you get a clear, concise view of real and comparable costs, quality and service ratings of prospective providers, plus much more.

## Avoid the pitfalls of Medicare coverage with help from Allsup

Getting an SSDI award is the first step in getting early access to the many benefits and advantages of Medicare coverage — which can have lasting positive effects on your health, your finances and your life. By trusting *Allsup Medicare Advisor*<sup>SM</sup> to help you select the best coverage that meets your needs, you can avoid the confusion, worry and often expensive mistakes involved in choosing a Medicare plan on your own. Contact us today for complete details.

**Let *Allsup Medicare Advisor*<sup>SM</sup> help you get the right Medicare coverage you need. Call (888) 271-1173 today, or visit us at [www.medicare.allsup.com](http://www.medicare.allsup.com).**

## Allsup — the experts in Medicare coverage

Allsup experts specialize in disability — therefore, we know firsthand that choosing the right Medicare coverage can be complicated and frustrating. To get the best, most affordable coverage for your specific healthcare needs, trust *Allsup Medicare Advisor*<sup>SM</sup> to help you...

- Navigate the complexities of Medicare Advantage choices in your local area and compare them to traditional Medicare.
- Analyze the best plan coverage and provider options to meet your individual preferences.
- Easily understand cost information such as premiums, co-pays and coverage limits.
- Simplify the confusing process of enrolling in a Medicare Advantage plan.

**Call (888) 271-1173 today to learn more, or visit us at [www.medicare.allsup.com](http://www.medicare.allsup.com).**

