



TAKING YOU FROM MEDICARE HELL TO MEDICARE HEAVEN

By: Christina Martel



Who is Christina?

- Native New Yorker
- Corporate drop-out
- Independent insurance broker
- Entrepreneur
- Author/Speaker
- Mom/Grandma



***Christina Martel, Independent Insurance
Broker, CA Insurance License #: 0E59611***

What is Medicare Hell When Turning 65?

- I'm turning 65. I'm so confused.
- When do I qualify for Medicare?
- What is Medicare anyway?
- Part A and Part B???
- Is that all?
- Medicare Advantage and Medi-Gap.
- What do they offer?
- How much does everything cost?
- How much do you charge?



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Your Journey. Everyone is Different.

You have several options!

- I have a current plan?
- What does it cover?
- Disabled for 24 months?
- I have a chronic illness?
- Can I get covered?
- Eligible for Medi-Cal or LIS?
- Are you employed?
- Eligible for extras?



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Your Timeline



- **Turning 65?: IEP**
- **65 Plus?: AEP**
- **Disabled with SSDI?: SEP**

Your Choices: You have lots!!!

- Part A (Hospital)
- Part B (Doctors)
- Part D (Drug Plans)
- Medicare Advantage Plans, (HMO), (PPO)
- Medicare Supplement (aka: Medi-gap Plans)
- Plans for the low-income population
- Special needs plans



You've reached Medicare Heaven!

Ahhhhhh . . .



You did it!!!

***Pat yourself on the back and
RELAX***

***Thanks Christina. I know what
I'm doing.***

***PS: You 65'ers! Remember to
throw all that paperwork
away!!!***

Remember to be in Touch!

CHRISTINA MAKES MEDICARE SIMPLE

SERVICES

- Medicare Advantage Plans
- Medicare (Medigap) Supplement Plans
 - Part D Drug Plans
 - Living Benefits
- Parts A and B Overview
- Medicare Educational Seminars

Christina Martel



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