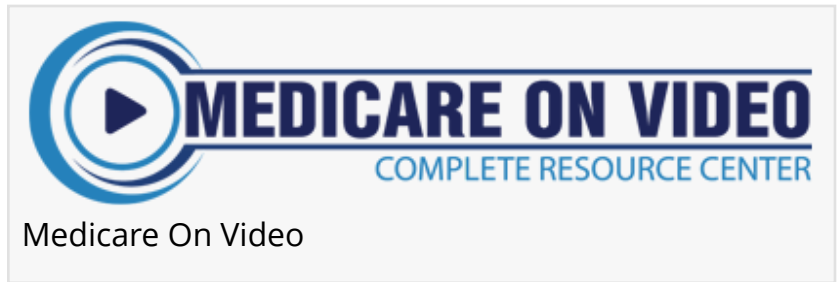


necessary to use other ways of delivering the information. That's why he has now launched [Medicare On Podcast](#).

The [MedicareOnPodcast.com](#) service delivers similar content to help people navigate the confusing system of Medicare, ensuring that they take out the right coverage at the right time.



Are You Fully Covered?

Some believe Medicare Part B is the most important part of the Medicare system, and it covers almost all of the things that the average person would want in a health plan. The other cover options are merely supplemental. There is the option to delay enrollment, and this can sometimes catch people off guard, especially if someone does opt to delay enrollment, and they were not actually eligible to do so, then they could end up being hit with significant penalty charges and having to pay thousands of dollars to backdate their Medicare coverage.

The issue is that someone who misses out on the initial enrollment window for Medicare Part B may have to wait until the next year to enroll. There are special enrollment periods, but not everyone is able to take out the coverage they need in those periods.

To add to the confusion, Medicare Part B carries a fee, while Medicare Part A is free for the majority of people. Retirees are often unwilling to pay for the cover, even though they are going to end up worse off in a lot of ways if they delay their enrollment.

Supporting Informed Choices

The MedicareOn Podcast service offers a series of informative and simple podcasts that help people to understand the service and ensures that people make informed and financially (as well as health-wise) sound decisions. Every month thousands of Americans have to make decisions about their health care, and they are left in a situation where they are going to need to choose a coverage option but they feel like they are simply taking a stab in the dark. More than half of the individuals surveyed in the Harris poll, for example, were unaware that outpatient care is a part of Part B and is not free. Almost one third of the respondents thought that Medicare cost the same amount regardless of a person's circumstances.

Between auto-enrollment, COBRA, and the numerous supplemental coverage plan options, it is very difficult for the average American to know what cover they should be taking out. There are lots of documents and leaflets available through official channels, but the wording on these is sometimes inaccessible, and if you don't know what questions to ask, or which Medicare coverage packages to research it can be doubly confusing.

There are other video services, too. However, since the rules and scope of Medicare can change from time to time, viewers are left wondering if the information on those channels is up to date.

Medicare On Podcast addresses this by ensuring that people know that they are getting the latest information. If a viewer wants the latest information all they need to do is listen to the latest podcast.

Armbrecht and his team are committed to helping people get the latest information about Medicare, through whatever channel suits them best. Some people like reading, some enjoy watching videos, and some prefer to consume podcasts on their way to work. With a selection of

different ways to access the same information, it is easier than ever to avoid the pitfalls of deferred enrollment, buying the incorrect Medicare coverage, or over-paying.

Medicare premiums can vary massively, with lower income families paying less than one third the amounts that higher income families may pay. Part D coverage for prescription drugs can be free for some people, but costs money for those earning more than \$107,000 per year. Medical coverage is a lifeline for some families, but knowing when to take it out can be tricky. It is useful for helping people to handle deductibles and copays, but it is not always the best option, depending on what other plans the family have taken out.

Medicare on Video and Medicare on Podcast exist to help people understand which options are the most cost effective, and what are the best Medicare coverage for you or your family.

If you would like to know more about Medicare on Podcast, or would like to interview the founder, Keith Armbrecht, simply get in touch using the using the contact form, or the email link.

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