

# Top Senior Welfare Website and Keith Ambrecht Continue To Assist Seniors. Good Medicare Blog To Follow!

*Keith is by far the most trusted with the best Medicare educational videos on the internet so seniors can navigate Medicare plans that best fit their needs.*

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With the recently closed open enrollment period, the new year comes with new hope for better health for citizens at 65 and turning. While making comparisons, consulting Keith Ambrecht's [Medicare Blog](#) is the smart way to take home the most benefits with maximum savings, US seniors remain largely uninformed about the ever-changing and complex world of Medicare. Many blogs have come out in response to the high traffic searching for information online but sometimes reading about it can be all the more confusing. Keith Ambrecht has a different approach to teaching Medicare to seniors. Using videos, he will deliver the message so that you are able to actually see what you need. That's what makes the [Medicare On Video](#) Blog such a holy grail of Medicare coverage seekers.

“Comparing Medicare plans and options just got easier. Medicare On Video is my top Medicare resource. I follow your Medicare blog.”  
*Michael*

The process of making comparisons and checking all existing policies costs and penalties can be daunting not to mention the coverage needs for each and every person are slightly different. The medcare.gov website is very resourceful and they even have a fancy program for comparing plan costs and options but without adequate understanding of what they are comparing, it can end badly for seniors.

All seniors want to dodge costly mistakes while embarking on the enrollment process. But with all the moving parts you can never be too careful about the entire enrollment process. All indications are that Medicare costs have gone up and will continue rising in 2019 with ever increasing out of pocket expenses.

Standard B coverage, for instance, will cost \$1.5 more from \$134 or more depending upon your monthly income. Part B deductible covers for outpatient care and is also rising by \$2 from \$183 to \$185 per annum. But it is not just these two that have been increased since the New Year, part A has been hugely affected with an additional cost of \$24 and coinsurance for when you are forced to stay longer at the hospital will also be much costlier.

Medicare part D codenamed donut hole might be coming to a close and its prescription drug

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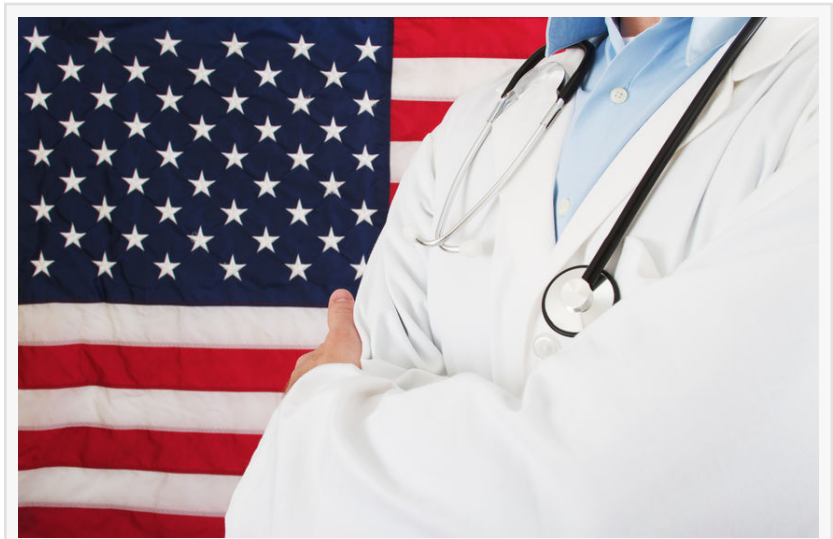
**HELPING NICE PEOPLE  
GET THROUGH MEDICARE**



Keith Ambrecht

coverage will be missed by some. It has been a controversial one in fact because of forcing users to pay thousands in health dollars once the initial benefits run out. Understanding how costs are worked out for the coverage limit is central to accepting Part D. For instance, it is not much about what they will pay but the total drug cost.

The government has been instrumental in trying to cut down on out of pocket expenses resulting from coverage gaps. For instance, those in the gap will pay only up to 25% of the total cost if it's a brand name drug and only 37% in the case of generic drugs. It might not seem like it but these numbers have actually plummeted from 35% and 44% in the last year. But even with these efforts more and more seniors find themselves in the gap and left in the open. Keith Ambrecht has dedicated his time to helping such individuals sort out their mess and stay safely covered with meaningful supplementary coverage.



Senior Welfare Medicare Blog



Medicare On Video

The nation is currently in the middle of a drug cost crisis and that partly owes to the many confusing changes that are effected for drug plans. Such changes cause an upset in the market since they will usually dictate which drugs will cost more and that will be cheaper. As if that were not enough unnecessary punishment for seniors in dire need of their medication, pharmacy networks keep shifting around making access to cheap medication a nightmare. That is why part D plans have been considered a low hanging fruit and fool's gold when seniors shop around for Medicare coverage.

Medicare advantage offers somewhat of an additional cushion for those who can afford it. It means that seniors will not receive benefits directly from the government but through private insurers. These offer more protection from dental and vision health costs. However, shifting from advantage to original Medicare can be tricky when you also need to buy back your supplementary coverage.

Medicare advantage users can now switch back to original Medicare before 31st March 2019. It's a special transfer window so they can move to another Medicare advantage plan too if they want. The cherry on top is that seniors will have an opportunity to switch back before the end of the year supposing their new plan is not a perfect fit.

Keith advises his followers to get supplemental coverage so as to acquire coverage for additional costs not taken care of by the original Medicare. Even for first-time enrollment seniors, it is their guaranteed right to acquire additional cover with a [Medigap supplement plan](#). But as Keith warns, it can be quite the expensive mistake to drop a Medicare advantage plan completely before getting approved for a Medigap beforehand. Rolling without a supplement is not a wise move as it can prove very expensive.

With 2020 in the horizon, part C and F are nearing their end and those already enrolled will continue enjoying the benefits. However, it is likely that costs will go up due to the decreased

number of members. That explains why so many currently consider themselves without a plan and are desperate to get a new plan. Keith welcomes all who wish to drink from his fountain of wisdom on all things Medicare. With his gallant library of videos available on the Medicare Blog,

agents will hate the newly forged alliance to destroy every trick in the book they use to trap poor seniors.

Keith is by far the most trusted with the best Medicare educational videos on the internet so seniors can navigate the sea of Medicare plans to emerge with one that offers the most benefits. With a half a million views and 7000 subscribers, Keith Ambrecht is the new voice of truth to guide you through the maze that we now call Medicare.

Keith Ambrecht  
Medicare on Video  
+1 727-954-5317

[email us here](#)

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