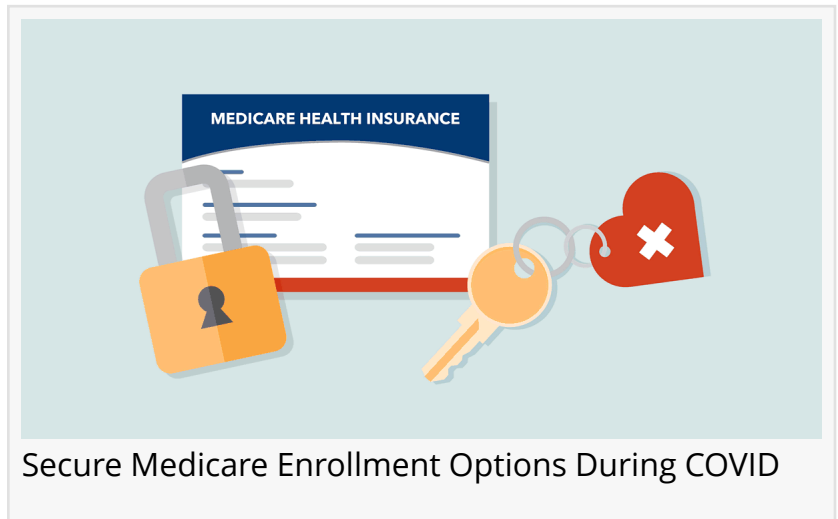


Seniors Concerned over Medicare Enrollment Options in the Middle of the Covid Pandemic

Typical In-Person Appointments are Not the Preferred Choice for Most Seniors

UNITED STATES, October 8, 2020 /EINPresswire.com/ -- When seniors are the most vulnerable to significant and devastating effects of the COVID 19 virus, yet must check out their Medicare choices during the Annual Election Period, the shift to virtual shopping has begun.



As October is [National Cybersecurity Awareness Month](#) and also the beginning of the Annual Election Period for Medicare, many are wondering if it is safe to conduct Medicare insurance business online or in person.

Medicare insurance specialist [Christopher Westfall, Sr.](#) of the [Senior Savings Network](#), a national Medicare insurance firm who has operated virtually since 2009, said that the interest in telephone appointments has increased significantly since the start of the pandemic.

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During the pandemic, seniors are now turning online for Medicare options.”

*Christopher L. Westfall, Sr.
RFC®*

He said: “While we have always done business exclusively by telephone and video chat when requested, the influx of seniors who want to bypass the typical office or home meetings for Medicare options and now use the telephone has gone up sharply this year.”

Having enrolled thousands of seniors from coast to coast in Medicare insurance plans over the years, and in light of security concerns with doing business online, Westfall offered the following tips to seniors considering Medicare Advantage or Medicare Supplement plans during the Medicare Annual Election Period:

1. Know who you are talking to. You can check the insurance license of any insurance agent by searching for your state department of insurance online at the National Association of Insurance

Commissioner's site: https://content.naic.org/state_web_map.htm When verifying the information, and unsure if the person on the phone is really the agent, compare the contact information shown with your state's department of insurance.

2. Verify that the agent is licensed with the insurance company. Having verified that the person on the telephone has a valid insurance license, the next step would be to verify with the insurance company he or she is recommending that the agent is in good standing with the company. This can be done by calling the phone number of the insurance carrier, which can be found easily via Google. Ask about any complaints, too.

3. Do not provide your Medicare card number, Social Security Number, or banking information to anyone that you have not confirmed is legitimate. The burden of proof is on the insurance agent to prove his or her legitimacy. Do not proceed unless and until you are fully satisfied that you are speaking with that particular licensed agent who you have verified with your own research.

4. Check online reviews. If the agent is in the Medicare insurance business and has been helping seniors, seniors will have written about their experience. Legitimate insurance agents should be easy to verify online with a simple search of their name.

Check reviews on Google My Business and the Better Business Bureau. A quick Google search of the agent's name should reveal their website, online references, and online reviews.

The last tip Westfall gives: "Be patient during this time of year. Thousands of in-person-only insurance agents have discovered that their only course of continuing their business during the pandemic is to move to telephone transactions. As such, they may not be fully prepared to multi-task, navigate the insurance carrier's online applications smoothly, etc. "

With caution applied up-front, and patience on both sides, millions of seniors this year will find that shopping for new Medicare insurance online and using the telephone for enrollment can be stress-free, requiring no travel or potential virus exposure. And, by phone, no masks required!

Christopher L. Westfall, Sr. RFC®

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