

Seniors in NY Consult Medicare Supplement Agents from the Modern Medicare Agency

Local Medicare agents at The Modern Medicare Agency assist eligible seniors in evaluating and purchasing Medicare Advantage and Medigap plans

MELVILLE, NEW YORK, UNITED STATES, April 4, 2023 /EINPresswire.com/ -- Virtually every American benefits from Medicare, directly or indirectly. Medicare is a lifeline that puts health care within reach of millions of older Americans. But it does much more: By helping older Americans stay healthy and independent, Medicare eases a potential responsibility for younger family members. In addition, knowing that Medicare's protections will be there when needed brings peace of mind to people as they age.



There are four parts of Medicare:

“

I have had an excellent experience with Paul and his agency. I spoke to Paul a few times and I'm very satisfied with his service. I would highly recommend Paul to anyone seeking help with Medicare.”

Michael Soto

Part A provides inpatient/hospital coverage.

Part B provides outpatient/medical coverage.

Part C offers an alternate way to receive Medicare benefits.

Part D provides prescription drug coverage.

Generally, the different parts of Medicare help cover specific services. Most beneficiaries receive their Part A and B benefits through Original Medicare, the traditional fee-for-service program offered directly through the federal government. It is sometimes called Traditional Medicare or Fee-for-Service (FFS) Medicare. Under Original

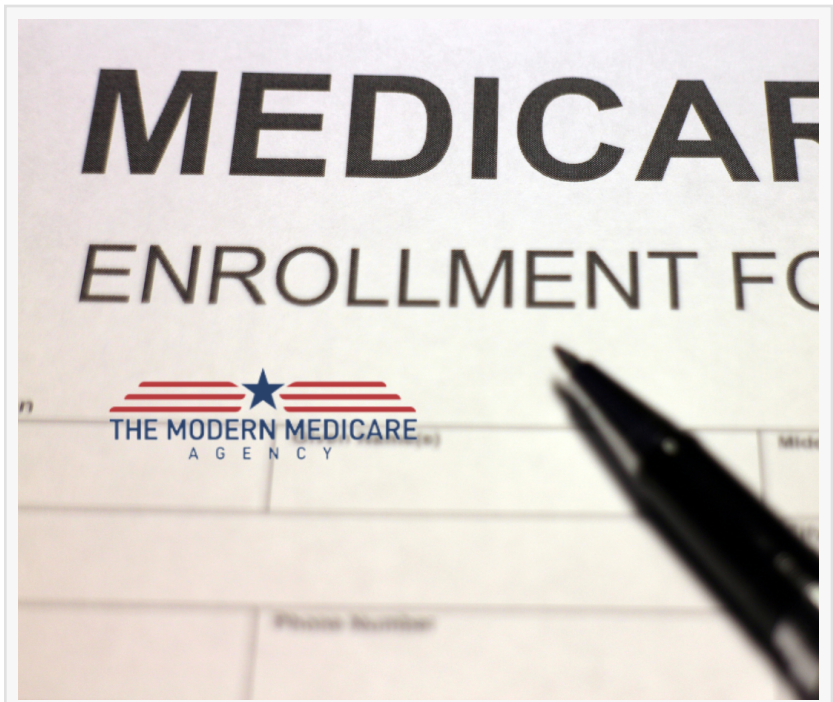
Medicare, the government pays now for the health care services people receive. As is evident,

navigating and retrieving the benefits of Medicare can be a complex task. People should consult a [local Medicare agent](#) from firms like the Modern Medicare Agency to enroll in Medicare. This will not only relieve the senior citizens of having to do tedious research, but it will also ensure they obtain the benefits they deserve.

As people get eligible, their first major decision should be whether to enroll in federally run original Medicare or select a Medicare Advantage plan, the private insurance alternative. Original Medicare will include Part A (hospital care), Part B (doctor visits, lab tests, and other outpatient services), and Part D (prescription drugs). [Medicare Advantage plans](#) (also known as Part C) are provided by private insurers and essentially replace Original Medicare as primary insurance. They cover all Medicare-covered benefits and may offer additional benefits like dental, hearing, vision, and fitness coverage. Most of them also include Part D, which covers prescription drugs.

The average person on Medicare has over 30 Medicare Advantage plans to choose from—including health maintenance organizations (HMOs), preferred provider organizations (PPOs), private fee-for-service (PFFS) plans, and special needs plans (SNPs). There are a lot of choices to sort through, and the process that is supposed to make people feel comfortable can cause a lot of discomforts. Specialized services of establishments such as the Modern Medicare Agency can help people compare and shop for Medicare Advantage plans. They can help people sort through the disproportionate volume of health insurance plans and save time, money, and energy.

"I have had an excellent experience with Paul Barrett and his agency. He has been wonderful, super patient and caring. I spoke to Paul quite a few times before I was even eligible for

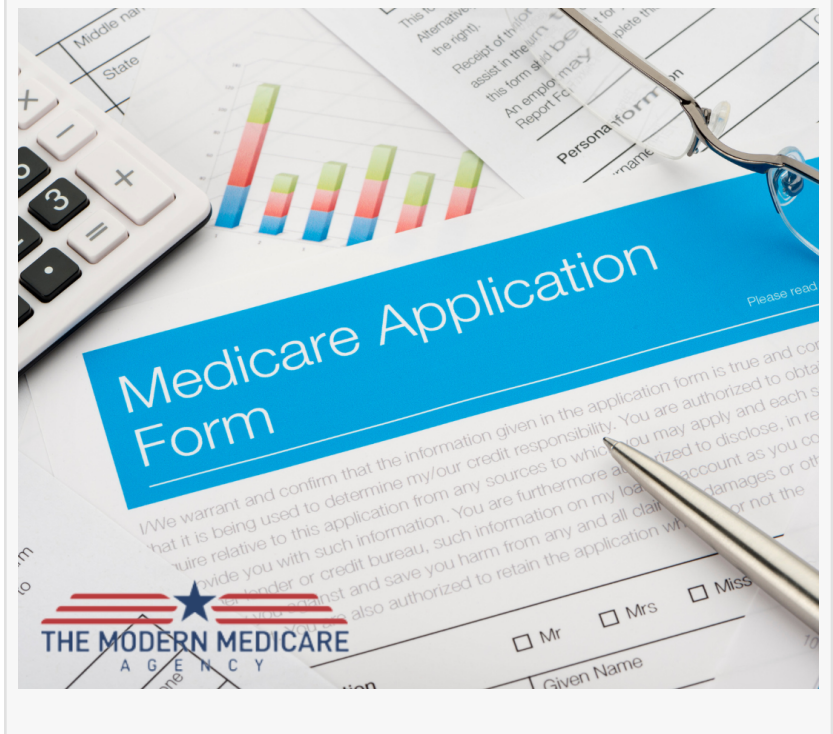
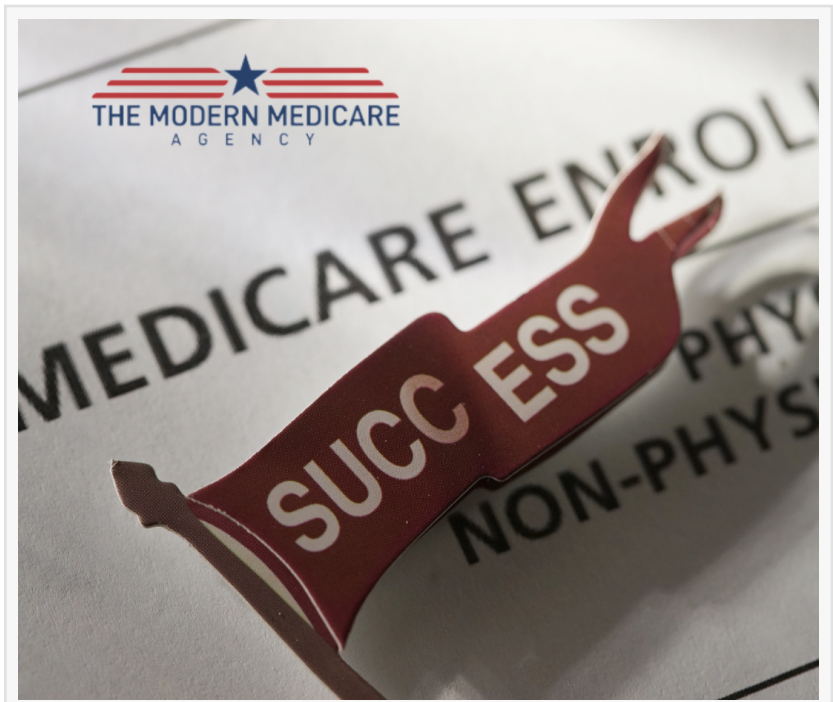


Medicare and every time I was very satisfied with his customer service. Paul took time to get to understand all my needs and then helped me understand how certain plan options would be suited towards my needs and budget. I would highly recommend Paul to anyone seeking help with Medicare."

– Michael Soto

Many people new to Medicare feel surprised to find that Medicare covers only 80% of Part B expenses. The other 20% can be a devastating financial blow to people if they suffer from a severe disease. However, beneficiaries can choose a Medicare Supplement (also known as Medigap) that will pay some or all of that 20%. Supplemental insurance for seniors with Medicare essentially buys them peace of mind by eliminating that cost-sharing responsibility. There are 10 Medigap plans—all with letter names ranging from A to N—that provide standardized coverage and help pay for things like deductibles, coinsurance, and copays. Each plan letter offers a different set of benefits. A [Medicare supplement agent](#) can help seniors decide which plans would best suit their needs and budget. They can also check for the carriers that offer household discounts if two or more people enroll in Medicare supplemental plans from the same company.

Medicare is indeed pushing for better health care delivery, with initiatives to improve quality and coordination, prevent avoidable readmissions to the hospital, and reduce infections caught while at the hospital. By helping people shoulder the potentially devastating costs of illness, Medicare plays a critical role in the financial security of older Americans and their health. However, it is challenging to understand Medicare and all of its benefits. Even when gathering knowledge via the Internet or with family members, friends, and relatives, people may come across numerous



things that they would be unable to comprehend without the assistance of a professional. Hence, contacting a Medicare insurance broker is crucial after purchasing a Medicare plan. They are capable of explaining the plans in a simple yet systematic approach.

People need not second-guess their choices or be concerned that they missed something crucial when working with a Medigap representative from a reputed firm such as the Modern Medicare Agency. Instead, they will feel secure in their decision, knowing that it will safeguard their finances and, more crucially, their health.

About The Modern Medicare Agency

The Modern Medicare Agency is an independent agency that helps its clients choose the best health plan. They simplify the coverage plans and identify the best decision for their customers' unique needs. They have professional agents to represent the clients. They also work with several Medicare-approved programs. This means they exist to educate people on their options and not to sell one package over another. They identify Medicare packages that align with their clients' specifications without extra fees that can break the bank.

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