

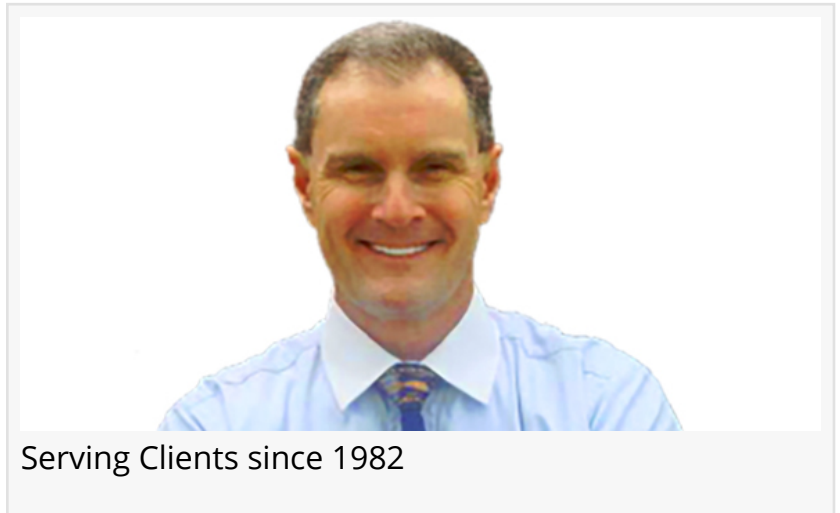
# Fraser Allport, Fiduciary : A Medicare Supplement is not always Guaranteed issue

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/EINPresswire.com/ -- Preparing for Retirement, [Medicare](#), and attaining financial security is not an easy task for anyone.

These days ... a person needs to plan as if they live to age 100.



And underestimating Out-of-Pocket Medical Expenses not covered by Medicare could seriously derail a person's Retirement Plans



All Knowledge comes from Experience. "

*Albert Einstein*

A Medicare Supplement Policy ( aka – Medigap ) is designed to pay those out-of-pocket medical expenses not covered by Medicare. Buying this policy is optional. It is issued by a private insurance company, not the U.S. Government. A person can be denied this policy if they have pre-existing conditions and miss their guaranteed

enrollment periods, which are :

- Buy a policy when first eligible

The best time to buy a Medigap policy is during one's 6-month Medigap Open Enrollment Period. That's when a person may get better prices and more choices among policies. During that time a person can buy any Medigap policy sold in their state, even if they have pre-existing health problems. This period automatically starts the month a person turns age 65 and enrolled in Medicare Part B (Medical Insurance).

After this enrollment period, a person may not be able to buy a Medigap policy.

The Medicare Supplement policy may cost more or be declined due to pre-existing health problems.

- During open enrollment

Medigap insurance companies are generally allowed to use medical underwriting to decide whether to accept an application, and how much to charge that person for the Medigap policy. However, even if a person has pre-existing health problems, during one's Medigap open enrollment period one can buy any policy the company sells for the same price as people with good health.

- I'm 65 or older

Medigap open enrollment period begins when a person enrolls in Part B. Open Enrollment cannot be changed or repeated. In most cases, it makes sense to enroll in Part B when a person is first eligible, because they might otherwise have to pay a Part B late enrollment penalty.

- I'm turning 65

The best time to buy a Medigap policy is the 6-month period that starts the first day of the month that a person is age 65 or older and enrolled in Part B. For example, if a person turns 65 and they are enrolled in Part B in June, Open Enrollment is from June to November.

After this enrollment period, the option to buy a Medigap policy may be limited, it may cost more, or a person may also be declined due to pre-existing conditions.

- I'm under 65

Federal law doesn't require insurance companies to sell Medigap policies to people under 65. If a person is under 65, they might not be able to buy the Medigap policy you want, or any Medigap policy, until one turns 65. However, some states require Medigap insurance companies to sell a person a Medigap policy, even if they are under 65.

- I have group health coverage through an Employer or Union.

If a person has group health coverage through an Employer or Union, they will usually wait to



Fraser Allport - 41 Years of Excellence.

enroll in Part B. Employer plans often provide coverage similar to Part B and Medigap, so a person usually does not need Part B or a Medicare Supplement until they lose their Employer's Group Health.

When a person's Group Employer coverage ends, that person has 63 calendar days to enroll in Part B without a late enrollment penalty. That means one's Medigap open enrollment period will start when a person enrolls in Medicare Part B.

If a person enrolled in Part B while they still had Employer coverage, their Medigap open enrollment period would start then, with their Part B enrollment. If a person bought a Medigap policy before they needed it, a person may entirely miss their Open Enrollment.

- Outside open enrollment

If one applies for Medigap coverage after their open enrollment period, there's no guarantee that an insurance company will offer them a Medigap policy if they don't meet the medical underwriting requirements.

A person needs to know their rights, responsibilities, and Deadlines when it comes to enrolling in Medicare Part B and Medicare Supplement Plans.

Fraser Allport can help. He is licensed in Medicare and Medicare Supplements.

Schedule a Complimentary Medicare Consultation with Fraser at [www.calendly.com/fiduciaryadvisor](http://www.calendly.com/fiduciaryadvisor), or call Fraser at 386.882.6256.

Medicare can be confusing, and Out-of-Pocket expenses not covered by Medicare pose a financial risk to Retirees.

Home Health Care is another expense not fully covered by Medicare. Home Health Care expenses are 24/7/365.

Fraser is licensed in Medicare and Medicare Supplements.  
Fraser is a Trusted Authority for your Medicare questions .

Please see Fraser's Library of Medicare articles at :

Please see Fraser's Library of Medicare articles at <https://www.fraserallport.com/medicare-library/>

Being able to stay in your home with Home Health Care coverage has become a big priority for Retirees.

Fraser has solutions for those who desire protection for Home Health Care expenses.

The hardest part of any task in Life is simply starting it.

And the hardest part of starting a Retirement Plan is to simply call a Financial Professional.

Just Getting Started with a [Retirement Planning](#) relieves a person's apprehension and tension about the process.

Starting always makes a person feel better : They are on their way !

Procrastination is the # 1 problem when it comes to building a successful Retirement Plan.

Retirement does not just happen by accident, or by itself. It is not a given that one can retire.

Planning is a verb. Retirement Planning requires Action.

A person need not work until their Death if they start their Retirement Planning early. Time is Money, and Time does not come back. Start your Retirement Plan today.

Fraser Allport also helps people understand which Social Security benefits they are eligible to receive: their own Benefit, a Survivor Benefit, or Spousal, or Divorced ? Fraser helps them understand the rules that apply to them, and when to choose the specific strategies that maximize their specific situation.

All Knowledge comes from Experience.

And Experience Matters. That's Fraser.  
Fraser is The Advisor that a person keeps for Life.

Fraser is the way that it used to be.  
Fraser is the way that it's supposed to be.

See Fraser's Bio', Services, and Educational Workshops, and Schedule a Complimentary Social Security Consultation with Fraser at: [www.fraserallport.com](http://www.fraserallport.com)

Talk with some of Fraser's Clients. References are available upon request.

Fraser also helps with any other financial questions on a person's mind as well, including Medicare, Income Taxes Portfolio Optimization and Estate Planning. How does one safely and wisely invest their " Nest Egg " upon Retirement?

Fraser practices holistic, integrated Retirement Planning for Teachers. Like a balanced diet ... Fraser builds balanced Retirement Plans.

Think of one's financial Life as a puzzle: All the pieces of a person's Retirement Plan need to fit together into a comprehensive whole.

Fraser builds integrated and holistic Financial Plans for his Clients, like building a balanced Nutritional Plan. It's all about synergy and Balance.

Fraser is a [Fiduciary](#) and Certified Estate Planner with 41 Years of Experience.

Fraser can help a person with Retirement and Estate Planning, Income Taxes, Social Security and Medicare.

Fraser specializes in the Florida Retirement System's DROP Program.

Please see Fraser's DROP and Medicare Library at: <https://www.fraserallport.com/florida-drop-library/>

Fraser can help a person learn more about the various aspects of Florida's DROP, 403(b), and 457 Deferred Compensation Plan.

Fraser works across all of Florida, and can also work in all 50 States.

As Fraser says ...

If a person gets smart with their Money ...

They will have more of it.

See Fraser's Educational Workshops at <https://www.fraserallport.com/my-workshops/>

To afford the large and inevitable expenses that a person will spend on medical care in retirement as they age, they should budget accordingly in their Financial Plan. It's logical and an imperative : Don't forget to factor in Out-of-Pocket Health Care costs when calculating Financial Planning in Retirement.

Fraser Allport, a Fiduciary and Certified Estate Planner, is licensed to assist a person with Medicare, Medicare Advantage Plans, Part D Drug Plans, Home Health Care and Long-Term Care Plans, and Medicare Supplement Plans.

The finishing touch to every good Financial Plan is Estate Planning.

A licensed Fiduciary is legally and ethically obligated to act in a person's Best Interest, and can help navigate the ins and outs of Estate Taxes, Life Insurance, Wills and Trusts, and more. Since 1982, that's what Fraser has been doing for 41 Years. Experience Matters.

Fraser Allport is a Certified Estate Planner <sup>™</sup>, and can help craft a lasting Estate Plan. When a person dies ... They want to Leave A Legacy, not A Mess.

An Estate Plan is about properly and easily passing one's entire Life's work and Assets.  
See Fraser's Estate Planning Credentials and Services at : <https://nicep.org/profile/fraser-allport-id-908>

Fraser Allport is a Fiduciary and Certified Estate Planner™ with 41 Years of Experience.  
Experience Matters.

Fraser is the way that is used to be. Fraser is the way that it's supposed to be.  
With 41 Years of Experience ... Fraser is The Advisor that a person keeps for Life.

Fraser's website also has a link to Google Reviews from his Clients.  
Read what Fraser's Clients say about their experience with him.

Read Fraser's Client Google Reviews at :  
<https://www.google.com/search?client=firefox-b-1-d&q=Fraser+Allport#lrd=0x88de6054f6da76b7:0xe1bfd223d960bf29,1,,,%60>

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