

The Modern Medicare Agency Assists People Enrolling In Medicare Advantage Plans

Based out of New York, the Modern Medicare Agency guides beneficiaries through the procedures involved in Medicare and helps them find a suitable plan.

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Health insurance is a policy that safeguards people from money losses if they incur any form of health-related or medical ailment. Medicare is the United States federal health insurance program for people who are 65 or older. It is also available for certain people younger than 65 with disabilities or people with End-Stage Renal Disease. However, the

enrollment process could be quite different for everyone. Therefore, people should consult a [local Medicare agent](#) from companies like the Modern Medicare Agency to get the details and paperwork sorted for the application process.



“

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Sandra Stabler

Several parts of Medicare contain different coverage:

- Part A covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and home health care.
- Medicare Part B is outpatient medical coverage. It helps pay for medically necessary services performed on an outpatient basis that is needed to diagnose and treat a medical condition. For example, surgeries, lab work, and preventative services are all covered under Part B.
- Medicare Part C is also called Medicare Advantage (MA). It is an alternative benefit form to Original Medicare.

[Medicare Advantage Plans](#) may include prescription drug

coverage and other extra benefits. It is offered through private insurance companies, so the

beneficiaries do not enroll in it at the Social Security office or website.

□ Medicare Part D is also known as prescription drug coverage. Part D coverage is available as a Stand Alone Option (PDP) or as part of a Medicare Advantage plan (Part C). Part D plans are offered by private insurance companies contracted and approved by Medicare.

As is evident from the list above, Medicare can be extremely complex. Enrolling into the policy, deciding on the coverage, dealing with payments from individual insurers, reviewing company documents, and arguing with insurers over minor issues can be a headache. However, well-trained Medicare agents can help make sense of all the abundant data related to Medicare. In addition, they can sort out and categorize all the information into easy-to-understand terms and phrases. So, it is an intelligent choice to engage reliable firms like the Modern Medicare Agency to get [Medicare explained](#).

"Paul is just the best to work with. He patiently guides you through the crazy maze of the Medicare system. He encourages you to contact him with any questions or concerns. He is extremely knowledgeable and provides all the information you need to make a good decision in choosing the plan that suits your needs. I could not have done it without his help! Thank you, Paul!" - Sandra Stabler

Another fragment of Medicare, Medicare Supplement plans, also called Medigap, are designed to work with Original Medicare Parts A and B. Medigap policies help pay for some healthcare costs not covered by Original Medicare, such as deductibles, coinsurance, and foreign travel emergencies. Private insurance companies also offer these plans and are available to people with Medicare Part A and B. People with Original Medicare and a Medicare supplement can



choose any stand-alone Part D prescription plans to pay for their drugs. Unfortunately, people enrolled in Medicare Advantage plans (Part C) are not eligible for a Medicare Supplement insurance policy. It is also important to note that if someone wants to buy a Medicare Supplement plan after the open enrollment period, insurance companies may use medical underwriting and set the premium based on their current health condition. They may also refuse to sell beneficiaries the policy based on any health issues they may have. A Medicare agent or broker from organizations such as the Modern Medicare Agency can help people determine if they will meet the underwriting requirements for the plan they want.

When seniors plan to buy Medicare for the first time, they need to do a lot of research, and it can sometimes take weeks or even months because they have to look and compare different plans, search for reviews, and more. They may not even be sure which plan to purchase, as exploring multiple plans can confuse people. In contrast, when people hire a skilled Medicare agent, they need not perform manual searches. By the nature of their

occupation, these expert professionals are up-to-date on all the insurance material. They can thoroughly explain each plan to their clients and suggest the best one per their budget and requirements. This means people do not need to waste time reading about multiple plans and insurance companies. Consultancies such as the Modern Medicare Agency can present people with plan options from different carriers, increasing their chances of finding the right fit.

Choosing the right healthcare plan through Medicare can be overwhelming and stressful. Beneficiaries want to ensure they choose the best option at the best price. If they have a budget and need to keep their costs down or have growing medical needs and want to ensure full care



coverage, then hiring a local Medicare agent to explain Medicare is a good alternative. When dealing with a Medicare representative from enterprises such as the Modern Medicare Agency, people need not question their decisions or worry that they overlooked something important. Instead, they will have peace of mind knowing that they made the right choice that will protect their money and 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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