

Medical Insurance Today Reports 90% of California Clients Choose Medicare Advantage Over Traditional Supplement Plans

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/EINPresswire.com/ -- California seniors enrolling

in [Medicare](#) may be selecting plans that cost more and deliver less — without awareness that better options exist, according to Thomas Feeney, founder and licensed Medicare specialist at Medical Insurance Today.

“

Once seniors see a side-by-side comparison, which we do for free the decision is usually clear. Medicare Advantage isn't just about price it is about value for you as an individual”

*Thomas Feeney, Owner at
Medical Insurance Today*

Feeney reports that more than 90 percent of Medicare policies sold through the agency are [Medicare Advantage](#) plans. The figure reflects consistent client outcomes rather than a product preference.

“Once seniors see a side-by-side comparison, the decision is usually clear,” said Feeney. “Medicare Advantage isn't just about price. It's about value, and for most clients, the difference is not close.”

What California Seniors Are Missing

Traditional Medicare Supplement plans, known as Medigap, are designed to cover gaps left by Original Medicare, such as copayments and deductibles. Medigap plans typically require a monthly premium and do not include expanded benefits increasingly available through Medicare Advantage.

Many Medicare Advantage plans available to California seniors in 2026 include:

- \$0 monthly premium options
- Dental coverage — cleanings, X-rays, and major procedures
- Vision care and eyewear allowances
- Hearing aids and hearing exams
- Fitness memberships, including SilverSneakers
- Chiropractic care and acupuncture
- Transportation to and from medical appointments

- Over-the-counter (OTC) allowances for everyday health products

“These are not fringe benefits,” Feeney said. “They are meaningful, everyday advantages that can save a senior hundreds or thousands of dollars per year. Many people enrolling in Medicare have never been told these options exist.”

Value Over Price

Medical Insurance Today does not market itself as a source for the lowest-priced health insurance. The lowest premium, Feeney notes, is rarely the lowest cost. What matters is total value: coverage quality, out-of-pocket exposure, and access to the doctors and services a client already relies on. Each client receives a complimentary, no-obligation consultation in which a licensed agent reviews medical providers, prescriptions, and lifestyle needs, then presents a direct plan comparison before any enrollment decision is made.

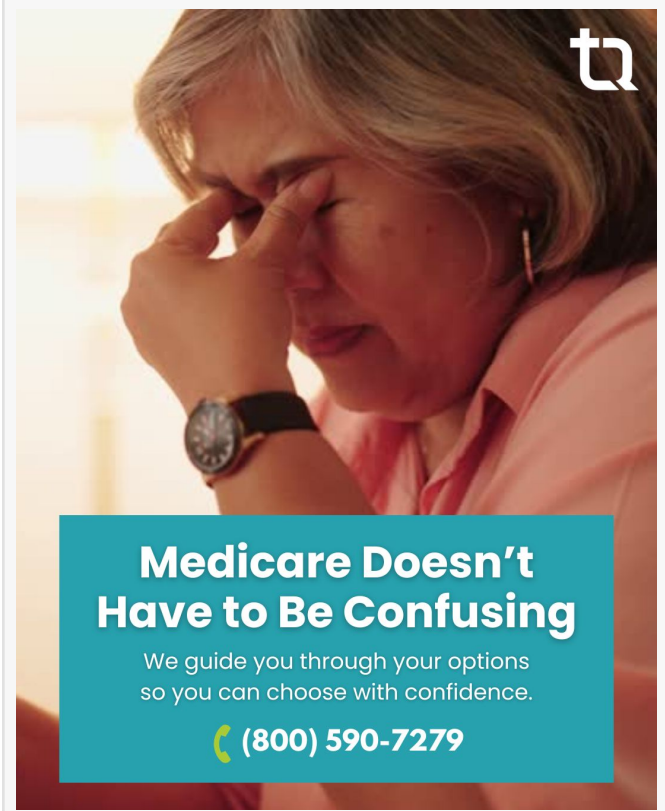
“Seniors deserve to make an informed choice,” Feeney said. “The role of a licensed agent is to ensure every client has complete information before deciding — not just the premium number.”

When to Act

California residents become eligible for Medicare at age 65. Initial enrollment periods carry strict deadlines, and late enrollment can trigger permanent premium penalties. Feeney encourages eligible residents and their families to consult a licensed Medicare specialist before any enrollment decision, including during the Annual Enrollment Period (October 15 through December 7) and Special Enrollment Periods triggered by qualifying life events.

Medical Insurance Today serves Medicare-eligible residents across California, with primary focus on Orange County, Los Angeles, Riverside, and San Diego counties. Consultations are available by phone, online, or in person at the Costa Mesa office. Spanish-language service is available. *Hablamos español.*

California residents seeking a complimentary Medicare consultation may contact Medical Insurance Today at (800) 590-7279 or visit medicalinsurancetoday.com.



**Medicare Doesn't
Have to Be Confusing**

We guide you through your options
so you can choose with confidence.

 **(800) 590-7279**

Medicare Does Not Have To Be Confusing

About Medical Insurance Today

Medical Insurance Today is a licensed, independent health insurance agency serving all of California. Founded by Thomas Feeney, the agency specializes in Medicare Advantage, Medicare Supplement, Covered California, individual and family health plans, dental, vision, life insurance, and small business group coverage. The agency is a fully compliant Covered California Enrollment Center. California Insurance Licenses: #0G18420 | #0K50571. All client consultations are provided at no cost. Hablamos español. [medicalinsurancetoday.com](https://www.medicalinsurancetoday.com)

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