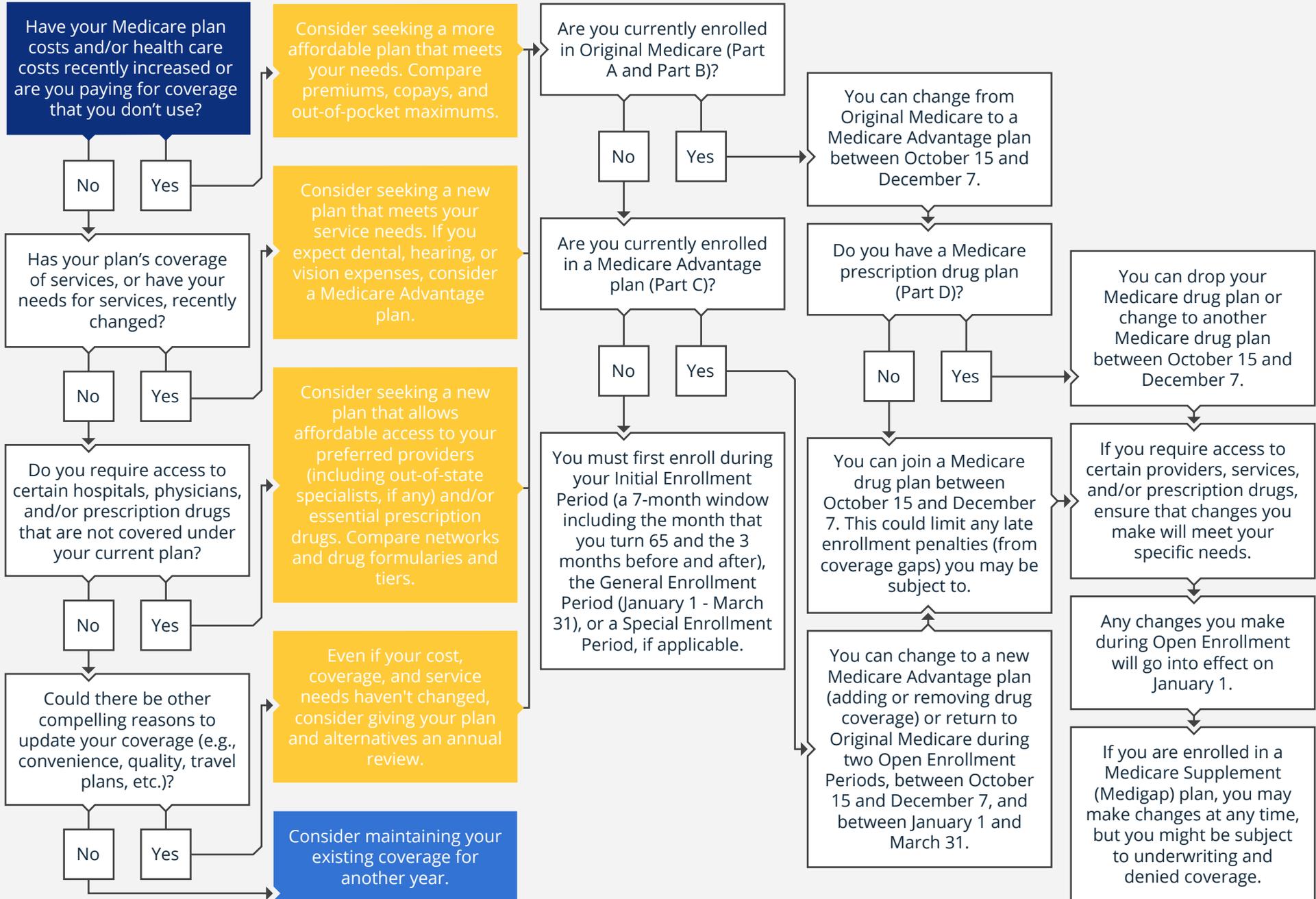


2021 · SHOULD I CHANGE MY MEDICARE COVERAGE DURING OPEN ENROLLMENT?



Start Here



Why is Medicare Confusing?



Perspective. Guidance. Protection.

Financial planning is more than investment advice.

Please allow this resource to guide your questions - Give us a call if you need anything.

Why is Medicare Confusing?

That is a simple answer - "nothing good is easy".

I'm going to give credit for that sage wisdom to my dad.

For real though - Medicare is good. Before the program was created, 1 in 2 older Americans did not have health insurance. It is not perfect, what is? It provides at least a starting point toward getting the type of healthcare you NEED to enjoy retirement.

BBK Wealth Management - bbkwealth.com

Here are my basics:

Enacted in 1965 to provide financial support for healthcare costs in retirement. Also available to cover some long term disability after 24 months.

Who pays? Everyone

Who's entitled? American citizens over 65

What do you get? Financial support for parts A, B & D

What are the Parts?

Part A - inpatient hospital, skilled nursing, hospice

Part B - doctor visits and preventive services

Part C - Optional - Private Insurance

Part D - Prescription Drugs

This flowchart helps guide you through a series of considerations when evaluating and comparing their Medicare options. It covers:

- Changes in health care needs
- Costs of premiums, deductibles, etc.
- Access to specific providers, services, and prescription drugs
- Effective dates of any changes

Have more questions? Reach out! I am by no means an expert but I know a few who can provide advanced guidance...

Tyler Smith, Founder & Financial Advisor

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