

## Medicare Made Easy: Resources to Help Your Decision



**N**avigating Medicare with its overwhelming number of plans and options, can be incredibly frustrating and confusing. You've got Medicare Parts A, B, C, and D; then there's a whole alphabet soup of supplements: F, G, K, L, M, and N. And let's not forget the myriad of Medicare Advantage plans vying for your attention. Each plan has their own pros and cons, whether it be related to price, flexibility in choosing doctors, or access to dental and vision benefits. But how do you decide which plan is best for you?

Fortunately, this isn't a choice you have to make alone. There are people out there to help you make the best decision for you. In this article, we will discuss two resources: Medicare Brokers and State Health Insurance Programs.

### What We'll Cover

- Medicare brokers
- State Health Insurance Assistance Programs
- Where to find both

### Medicare Brokers

Medicare brokers are trained advisors who represent multiple insurance companies. Their role is to help you, free of charge, find a plan that best suits your needs.

They can help you:

- Choose between Original Medicare and Medicare Advantage
- Evaluate costs and benefits of various plans
- Evaluate your current coverage to see if your needs are being met



**65%**  
of people said  
Medicare is  
confusing

Source: Fortune Well, 11/2023

Medicare brokers are well-versed in the different types of plans out there. They can explain the ins and outs of Medicare Advantage, Medicare supplements (Medigap), and Part D plans, helping you understand which options might be best for your health needs and budget. Plus, they guide you through the enrollment process and handle the paperwork, making the whole experience a lot smoother.

Medicare brokers are paid by the insurance companies directly and come at no extra fee or cost to you. They are not compensated on products you choose; however, there can be biases depending on the broker you select. Some brokers receive higher commissions for enrolling people in Medicare Advantage plans compared to Medigap supplemental plans for traditional Medicare. When looking into Medicare brokers, it's important to do your due diligence. Read reviews and ask friends or family members if they have any recommendations.

### State Health Insurance Assistance Programs

State Health Insurance Assistance Programs (SHIP) are federally funded programs that provide free, local insurance counseling and assistance. Each program is unique, tailored to the specific state, and aims to help individuals understand Medicare options, compare plans, and make informed decisions. SHIP employs full-time staff members and volunteers, all of whom undergo training and testing to ensure their knowledge of Medicare options.

SHIP counselors can meet with you or your family in-person or over the phone to go over Medicare coverage options and benefits. Importantly, they don't sell insurance, and only offer advice, ensuring an unbiased approach. The goal of SHIP is to equip you with the information needed to make informed decisions.

Unlike brokers, SHIP counselors can't directly enroll you in Medicare, Medicare Advantage, or any supplemental plans. This can be a bit inconvenient because you might still need to go through a broker to purchase some or all your plans.

So, how do you locate a Medicare broker or a State Health Insurance Assistance Program?

### Where to Find Help

The American Association for Medicare Supplement Insurance has an online directory where you can locate a Medicare Broker by zip code ([medicaresupp.org](http://medicaresupp.org)). To locate a State Health Insurance Assistance Program, you can visit State Health Insurance Assistance Programs ([shiphelp.org](http://shiphelp.org)) and search by state to find a phone number and website for the specific SHIP location.

### Making an Informed Decision

Facing the multitude of Medicare choices can be anxiety-inducing, whether you're just turning 65 or already enrolled but unsure if you made the right decisions. The fear of choosing the wrong plan can be overwhelming and costly, potentially leading to gaps in coverage. This is where Medicare brokers and SHIP counselors come in. They can alleviate your worries by providing expert guidance and support, helping you navigate the options with confidence. Their assistance helps raise the odds of making you make well-informed decisions, giving you peace of mind that your healthcare needs are covered.

### Next Steps:

1. Research Medicare on your own
2. Decide if a Broker or a SHIP agent better fits your needs
3. Schedule an appointment with either