

Healthcare Navigation also offers subscription services to maintain an ongoing, proactive relationship with us. Healthcare is always changing. Our professionals are devoted to staying abreast of current developments to benefit you. We will discuss coverage issues that matter to you and provide advice and assistance. We are your authorized representative and securely maintain your important family healthcare coverage information. You also have access to our 24/7 After Hours Service.



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Medicare Essentials Consultation

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Essentials Consultation we explained how they could opt out of Part B but warned of how punitive and unforgiving the government is if enrollment rules aren't strictly followed. We explained those rules in detail and the couple opted out of Medicare Part B keeping Medicare Part A for now and saving a substantial amount of money.

Dorothy K. had retiree coverage through her deceased husband secondary to Medicare. She received notice from the company indicating that her costs for the plan were more than doubling because the company had decided to charge retirees younger than Medicare age and those on Medicare the same amount even though the retiree coverage was secondary for those on Medicare. During her Medicare Essentials Consultation we explained how in her situation she could save over \$12,000/year and have even better coverage protection by giving up the retiree coverage and going on a Medicare supplement and Medicare drug coverage.

Your Personal Medicare Navigator



Healthcare Navigation, LLC



Healthcare Navigation, the nation's leading healthcare advocacy service, offers a personalized, in-depth consultation about Medicare. The Medicare Essentials Consult is a meeting or telephone conference with one of our Medicare experts. We will guide you and your family through the Medicare enrollment process to avoid expensive premium penalties and coverage gaps. We'll recommend an approach to Medicare and coverage that's right for you.

Whether you're assisting parents, about to go on Medicare or on Medicare and concerned that your family's healthcare needs may not be met because of future Medicare changes, you need to invest in this vital service.

It's the most important hour and a half you'll spend. A Healthcare Navigation consultant will review your current situation, explain how Medicare works and what it doesn't cover, help you understand Medicare related products or the value of your retiree coverage, translate key terms, explain recent changes and make specific recommendations about medical coverage, gap coverage, drug and other coverage for you and your spouse according to your priorities and values. The goal is simply this:

Turn this question: Are we properly covered?

Into this answer: OK, now I understand what I need and how to get there.

Healthcare Navigation is a fee-based expert consulting service. We do not sell insurance, broker insurance and are not an agent. Our singular purpose is to help our clients navigate through the often murky waters of today's healthcare coverage options.

Meet two of our clients who came to us too late:

Joseph W. had kept his group coverage well beyond turning 65 then sold his company and took COBRA. He missed his opportunity to enroll in a Medicare Special Enrollment Period. Joseph W. was scheduled for surgery. When his family learned that he could get on Medicare but would have no physician or outpatient Medicare coverage and pay premium penalties assessed back to age 65 when he first became Medicare-eligible, they were stunned. We recommended they speak to his doctors about scheduling his surgery as soon as possible, well before his COBRA coverage ended since a three month gap in coverage during this serious illness was unavoidable.

Mary H. was a 67 year old in excellent health until she had a life-threatening aneurysm and was taken to the hospital via ambulance. She had never purchased a Medicare supplement and spent almost 90 days hospitalized for her condition. As her hospitalization continued and she approached day 90, we explained to her family that at 91 days she would start to exhaust "lifetime reserve days" and after 60 days would have no additional hospital coverage in the current benefit period and would be personally responsible for hospital charges.

Meet two of our clients who are very grateful for our advice:

David M. continues to work for a large corporation with excellent medical benefits. The company's HR department recommended he and his wife go on Medicare Parts A and B which would be secondary to the group plan. Because they are a high income couple, they were paying over \$14,000/year for Medicare Part B which they had never used. During their Medicare