



Why Work with GoMedigap?



Who is GoMedigap?

- GoMedigap is a Medicare Supplement insurance agency, representing over 30 carriers in 28 states
- Specialized in Medicare education and *finding our clients the **best rate** for Medicare insurance*
- Located in Round Rock, Texas



Who is GoMedigap?

- A+ Accredited Business by the Better Business Bureau
- Winner of the 2017 BBB Torch Award for Ethics
- 5-Star Ratings & Reviews
 - [Trust Pilot](#)
 - [Google](#)
 - [Facebook](#)

“The agent was very helpful. Answered all my questions, no matter the time of day, the frequency of them, or how trivial. We were treated like family. And even though we're several states away, we felt it was as if we were sitting at our kitchen table. They were very understanding of my lack of insurance knowledge. I plan to recommend them highly to my retiring friends.”

Greg & Marta B. - April 21, 2018

What Do We Do?

At GoMedigap, the two things we are most confident about are:

- our extensive knowledge of **Medicare Supplement insurance**, and
- our ability to provide excellent customer service to our clients.

Our goal as a Medicare supplement agency is to empower you to understand and feel comfortable with your decisions regarding Medicare supplement insurance.

GoMedigap agents can assist you with Medicare Part D, Medicare Supplement insurance, and Medicare Advantage plans.

We offer plans from companies such as **AARP, Aetna, Blue Cross Blue Shield, Cigna, Mutual of Omaha** and many others.

While these companies cover the costs of our services to ensure it stays free to you, *GoMedigap agents are not provided incentives to promote one company over another.* This allows them to help you choose the plan that makes the most sense and offers the best value for you.



"I can get all my information from one location." - Regina H.

Get started with a free quote or browse to learn more about Medicare Supplement Insurance.

View Your Medicare Supplement Quote Today!

Enter Zip Code

Start Saving Now



View Medicare Supplement Quotes Online

Receive Medicare Supplement quotes from the carriers available in your area to determine which Medigap company will offer the best value for you.



Compare Top Medicare Supplement Plans

Review Medicare supplement plans from the leading insurance companies in your area. We work with over 30 insurance companies nationwide.



Receive Unbiased Advice from Medigap Experts

The Medicare supplement insurance agents at GoMedigap offer completely free, educational and unbiased guidance to help you understand your Medicare supplement plan options.

Why Work with GoMedigap?

1. GoMedigap represents over **30 carriers**, such as *Blue Cross Blue Shield, Aetna, Cigna, and more.*
2. We deliver excellent customer service! **97% of our customers say they would recommend our service to friends and family.**
3. We are an **A+ company** by the Better Business Bureau.
4. We have a team of *professional* Medicare supplement experts to educate you on Medicare supplement insurance and help you find the **most affordable plan with the most coverage.**
5. We have a **proprietary internal quoting system** that can pull pricing from our top companies so you can compare a variety of Medicare supplement rates across companies.
6. We have licensed staff to make the application and underwriting process easy for you. They will follow the status of your application and notify you when they hear back from the insurance company.
7. To ensure that our clients always have affordable rates for their Medicare supplement plan we offer a service called **GoMedigap Rate Watch**. We perform free annual reviews for our existing clients to see if we can find them a better rate with another company.

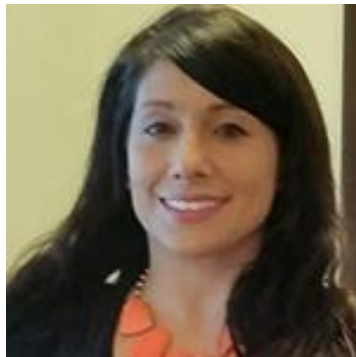
Companies We Represent

1. Aetna
2. Assured Life
3. Blue Cross Blue Shield
4. Cigna
5. Mutual of Omaha
6. United Healthcare / AARP
7. And many more...

Contact Us Today!

The GoMedigap Mission:

“To be the most trusted Medicare supplement insurance agency in the country, serving clients as if they were our own parents.”



Laura Camacho, *Medicare Agent*

Laura.Camacho@GoMedigap.com

(866) 894 – 3258 ext. 169

www.GoMedigap.com



Enrolling in Medicare

How & When Do I Enroll in Medicare Parts A & B?

- Within 3-6 months of turning 65, you should receive a large envelope from the Social Security Administration with information about your Medicare Part A & Part B coverage.
- Within this envelope, you'll find a thicker sheet of paper which includes your Medicare ID card on one corner of the page.

How & When Do I Enroll in Medicare Parts A & B?

- If you worked at least 40 quarters in the United States, you should automatically be enrolled in **Medicare Part A (Hospital Insurance)**.
- **Medicare Part B (Outpatient Insurance)** is elective coverage. However, over 90% of Medicare beneficiaries opt to take Part B.

How & When Do I Enroll in Medicare Parts A & B?

- There are 3 options for enrolling in Medicare Part B if not automatically enrolled:
 1. Online at www.SocialSecurity.gov
 2. By calling Social Security at 1-800-772-1213 (TTY users 1-800-0778), Monday through Friday
 3. In-person at your local Social Security office

What Does Medicare Part A Cover?

- Medicare Part A covers services such as:
 - Inpatient care in hospitals
 - Inpatient rehabilitation facilities
 - Long-term care hospitals
 - Skilled nursing facilities
 - Home health care services
 - Hospice care
- You will have a responsibility for covering:
 - Medicare Part A deductible (\$1,340 in 2018)
 - Coinsurance

What Does Medicare Part B Cover?

- Medicare Part B covers outpatient medical services that are deemed either medically necessary or preventive, such as:
 - Ambulance services
 - Inpatient and outpatient care
 - Clinical research
 - DME (Durable Medical Equipment)
- You will have a responsibility for covering:
 - Medicare Part B deductible (\$183 in 2018)
 - 20% of the cost of most medical services
 - Potential 15% in excess charges

Why Buy a Medicare Supplement?

- Your main financial exposure with Medicare will be:
 - Medicare Part A deductible
 - Medicare Part B deductible
 - Possible 15% excess charges (though rare nowadays)
 - **20% coinsurance**
- The 20% coinsurance is your biggest financial vulnerability. In the case of a major medical event, you could owe tens of thousands of dollars in medical expenses if you don't have a Medicare Supplement plan to help cover these costs for you.

What is Medicare Supplement Insurance?

- What is a Medicare Supplement plan?
 - A private insurance plan that helps cover such things as the Medicare Part A deductible, Medicare Part B deductible, 20% coinsurance, and excess charges.
- Medicare supplement plans are completely standardized by the federal government, and are offered as plan letters, with each plan offering different coverage for different areas of exposure.

Medicare Supplement Insurance (Medigap) Plans

Benefits	A	B	C	D	F*	G	K	L	M	N
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%**
Blood (first 3 pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A hospice care coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility care coinsurance			100%	100%	100%	100%	50%	75%	100%	100%
Part A deductible		100%	100%	100%	100%	100%	50%	75%	50%	100%
Part B deductible			100%		100%					
Part B excess charges					100%	100%				
Foreign travel emergency (up to plan limits)			80%	80%	80%	80%			80%	80%
							Out-of-pocket limit in 2018			
							\$5,240	\$2,620		

* Plan F also offers a high-deductible plan in some states. If you choose this option, this means you must pay for Medicare-covered costs (coinsurance, copayments, and deductibles) up to the deductible amount of \$2,240 in 2018 before you policy pays anything.

** Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

*** After you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$183 in 2018), the Medicare supplement plan pays 100% of covered services for the rest of the calendar year.



Contact Us Today!

The GoMedigap Mission:

“To be the most trusted Medicare supplement insurance agency in the country, serving clients as if they were our own parents.”



Laura Camacho, *Medicare Supplement Agent*

Laura.Camacho@GoMedigap.com

(866) 894 – 3258 ext. 169

www.GoMedigap.com