



# Healthcare Consultants Available for your Decision Making

HOWARD BARON  
NCRO INSURANCE COMMITTEE  
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So, now, what do I  
do???????

## Step #1 – Get Educated

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- Familiarize yourself with Medicare and You – 2022. Learn about the various options that are available to you under Medicare and the variety of rules that will govern what decisions you must make and when you must make those decisions.
- The choices of plans and carriers that you make now when you are enrolling in Medicare for the first time can, depending on your health and pre-existing conditions, limit your flexibility to change plans or carriers for the rest of your life.

## Step #2 - The Decision before the Decisions

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- If you are age 64 and approaching the critical “Initial Enrollment Period” which starts 3 months before your 65<sup>th</sup> birthday, you will soon need to make some decisions.
- Before you start to make all of those decisions, though, you need to make one initial decision.

# Am I a Do-It-Yourselfer or Do I need help?

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- How am I going to make all of these decisions????
- Two options:
  1. Do-It-Yourself
  2. Get help by seeking advice from an expert

## Option #1 - Do-It-Yourself

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- Decide whether Medicare + a Medigap Supplement or only Medicare Advantage is right for you
- Research the different plans and insurance providers and decide which ones are right for you.

## Option #2 – Seek Advice from an Expert

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1. Trained Volunteer Consultant  
Michigan Medicare/Medicaid Assistance Program (MMAP), a federal service of Michigan's Area Agency on Aging
2. Insurance Agent - There are many out there.
  - i. Agents recommended by NCRO
    - a. Butler Capital Advisors – Dave Baum, Denise Sikorsky
    - b. DoubleHealthUSA – Dave Kee
    - c. Laura Camacho – Medicare Consultant
  - ii. Agent recommended by Stellantis
    - a. Via Benefits

**Michigan Medicare/Medicaid  
Assistance Program (MMAP)  
1-800-803-7174**

A grant funded non-profit not affiliated with  
any insurance company

Impartial, comprehensive, confidential service





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## BUTLER CAPITAL ADVISORS

*Professionally Serving Your Financial Well Being*

At Butler Capital Advisors we Specialize in Medicare Supplements (Medigap), Prescription Drugs and Medicare Advantage Plans.

We pride ourselves on the personalized customer service provided by our knowledgeable, fully credentialed staff with communications via mail, phone, email or personal appointments. And no fee for our services!

We can assist with enrollments and cancellations of newly eligible and renewing Medicare subscribers, billing and claims issues and HRA reimbursements from Chrysler/Wage Works.

*Thank you!*





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*(COMING SOON - Medicare Webinars Dates and times TBA)*

### **What is Double Health USA?**

- National Insurance and Consulting Organization (Not Part of Medicare).
- Compensated by Insurance companies when client enrolls.
- Never a fee to the client.
- Insurance Premiums are the same when working with DHUSA or working directly with Insurance companies.
- Based in Michigan.
- Appointed with a number of Michigan and National insurance companies.
- Licensed in 33 States.
- Principal was Vice President of Blue Cross Blue Shield of Michigan National Chrysler Account for 22 years.
- 49 years in the insurance industry.
- Worked with the NCRO for over 11 years.

### **What Double Health USA can do for you**

- Education and general assistance with Medicare.
- Analyzing your health, financial, healthcare provider, flexibility, and risk needs.
- Understanding the Medigap and Medicare Advantage strengths and issues.
- Reviewing your Medicare plan options, and insurance companies.
- Assisting you in selecting and enrolling in the best Medicare plan for you.
- Reviewing your current and/or future Rx drugs.
- Assisting you in selecting and enrolling in the best Rx drug plan for you.
- Assisting you in analyzing your dental insurance needs, plan selection, and enrollment.
- Assistance in changing your existing Medigap plan, including medical underwriting issues.

MEDICARE EXPERT



Laura Camacho

Health & Life Agent

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SeniorSpecialist.LauraC@gmail.com

## Representing all Major Carriers

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Medicare Supplement (Medigap), Advantage, Prescription Drug (Part D), Dental, Vision, & Hearing Plans

### What I Know:

How to navigate your unique situation, achieve wants, & meet needs

### What I Do:

Guide you through your healthcare options, rights, and benefits

### What I Offer:

National coverage solutions to fit your health, budget, & lifestyle

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**Education vs. Manipulation!** I will give you the tools you need to decide what is best for YOU.

**There When You Need Me!** Making sure you never miss a window of opportunity or waste your money! I will empower you to be independent but always be there for support.

**ONE STOP MEDICARE SHOP!** Everything you need to have, want to know, and would like to get done no matter where you are or what your situation requires. I have it all in ONE CALL.



**Online:**  
[my.viabenefits.com/FCA](https://my.viabenefits.com/FCA)



**Phone:**  
1-855-885-5724



Providing Medicare health care coverage that meets your specific budget and needs

## Step #3 – Enroll and Complete the Process

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- Fill out the enrollment forms online or on paper
- Start paying your premiums directly or electronically from your bank account
- Receive your Medicare card and all of your other insurance ID cards in the mail and provide them to your doctors
- Create user ID's and passwords on the Medicare and your various insurance company's websites.

GOOD LUCK WITH  
YOUR DECISIONS!



NATIONAL  
**CHRYSLER**  
**RETIREMENT**  
ORGANIZATION