

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

- Familiarize yourself with Medicare and You – 2024. 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

- If you are age 64 and approaching the critical “Initial Enrollment Period” which starts 3 months before your 65th 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?

- 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

- 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

1. Trained Volunteer Consultant

- i. Michigan - Michigan Medicare/Medicaid Assistance Program (MMAP), a federal service of Michigan's Area Agency on Aging
- ii. Other states – National State Health Insurance Assistance Programs (SHIP).

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 FCA US LLC
 - a. Via Benefits
 - b. Amwins

Michigan Medicare Medicaid Assistance Program (MMAP)

A program of the Area Agency on
Aging 1-B

A grant-funded non-profit not
affiliated with any
insurance company.
Impartial, comprehensive,
confidential service

1-800-803-7174

MMAP is the State Health Insurance
Assistance Program (SHIP) for Michigan



Need Assistance in Another State?

1. State Health Insurance Assistance Program (SHIP)

<https://shiphelp.org>

Looking for help? Find your local SHIP here:

Ship locator

2. Elder Care Locator

<https://Eldercare.acl.gov>

Enter your ZIP Code or City and State





Dave Baum
419-243-9665 ext. 216
dbaum@butlercapital.net
www.butlercapitaladvisors.com



Denise Sikorski
419-243-9665 ext. 206
dsikorski@butlercapital.net
www.butlercapitaladvisors.com

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!





Dave Kee CEO * (313)*378-9900 dkee@ameritech.net

(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 31 States.
- Principal was Vice President of Blue Cross Blue Shield of Michigan National Chrysler Account for 22 years.
- 50 years in the insurance industry.
- Worked with the NCRO for over 12 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 specifically 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.



Laura Camacho
Insurance Broker
C: 512.731.0562
Laura@MySeniorSpecialistS.com

Representing over 20 Carriers

AARP

BCBS

Humana

Omaha

WellCare

AllState

Medico

Aetna

Cigna

Anthem

UHC

and more.....

Providing: Medicare Supplement, Advantage, Prescription Drug, Dental, Vision, & Hearing Plans + Life & Catastrophic Coverage



MY
SENIOR
SPECIALISTS
Your Medicare Experts

Who I am:

Independent insurance broker with a decade of experience helping Medicare beneficiaries navigate their healthcare coverage options. **I am a Medicare expert, so you don't have to be!** Dedicated agent, wife, mommy, & friend.

What I know:

Medicare & how to make the healthcare system work for you. I know the answers to your questions, how to source information needed, & the actionable timeline to follow. **Ten years of training & experience** has equipped me with the skillset needed to understand the options, rights, & benefits best suited for any situation.

What I offer:

Clarity, understanding, & peace of mind. A personalized healthcare education fitting your health, budget, & lifestyle. **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 will empower you to be independent but always be available for support.

Online

my.viabenefits.com/FCA

Phone

1-855-885-5724

Video

my.viabenefits.com;
*for educational videos and monthly
Medicare webinar*



Providing Medicare health care coverage centering on you!



Your budget



Your needs

Retiree Medicare plans from Amwins

Amwins Group Benefits has been serving FCA retirees since 2007. The plans available are custom plans designed by Chrysler and are NOT available to the general public.

These FCA healthcare benefits include your choice of:

- ▲ Two custom Medicare Supplemental medical plans
- ▲ Two Part D, Rx plans (one open, one closed to new enrollment).
- ▲ Two Dental Plans.
- ▲ One Vision Plan.
- ▲ Must be enrolled in Medicare Parts A and B to join
- ▲ Thousands of FCA retirees enrolled since 2007.

Request a complete enrollment kit by calling the number below:

Step #3 – Enroll and Complete the Process

- 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