



# Why the 'turning 65' conversation is so important to have at age 64.5

(According to your Boomer Health Group team)

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# Approaching Age 65

You're approaching age 65? You may possibly be retiring at the same time or you may be planning to work for years to come.



Many people that we meet ask us this question: "why in the world do I have to deal with something as complicated as **Medicare** at MY age? It's a full-time job to learn and understand it!"

Our response? "Yep. Sure is. That's why we sort of work with you like you're back in Kindergarten".

What that means is that we'll lay out your steps in 1-2-3-4-5 fashion, teach you the rights and wrongs of Medicare and then let you go play.

Get on with life, retirement, or whatever your next journey will be!

# Avoiding Medicare Mistakes

Having this conversation prior to age 65 will help you avoid SO many issues!

People make all sorts of mistakes with Medicare. From signing up in the wrong manner (literally – do you go



into an office? Do you enroll online?), at the wrong time perhaps, and often in listening to the wrong people.

You're given (often unsolicited) advice from family, friends, neighbors and more. And, when *you are that one* that is soliciting advice from your financial advisor; the Human Resources Department at work or the Social Security Administration? No one seems to really have the answers for you.

This is our daily universe. It's challenging but doesn't need to be.



# FAQ's



We've seen it all. We handle only Medicare. What that means is that we spend our days guiding those that are Medicare-eligible through the process. Some common things we help with:

- I'm eligible for Medicare, should I be signing up?
- I've got employer coverage, can't I just stay on that?
- If I need to sign up, HOW do I do that? Where do I go, what do I do?
- I'm contributing to an HSA... and eligible for Medicare... what should I do or NOT do?
- I've got pre-existing conditions; how does that affect me?
- I'm eligible for Cobra coverage – will that work for me?
- What product do I pick to go with Medicare?
- How much does Medicare coverage cost?
- How does this work with my doctors and what is the coverage going to be like?

# Solutions

How do you navigate through the chaos coming through your mailbox, solicitor calls and more?



Here's the Boomer Health Group suggestion. (1) Take your time! Sounds pretty basic, right?

Think about how you schedule your bi-annual teeth cleaning. You plan ahead.

And, you KNOW that you are turning 65, correct? Well, schedule a time with one of our team in advance, a la your teeth cleaning appointment.

(2) In prepping for your phone call, gather ALL of the questions that you have in a special notebook labeled "Medicare". Seriously, grab all of the mailings you've received, advice you've been given, things you've heard or seen or the "someone told me" questions....

Put it all to paper so that you have your chance to get straight answers.

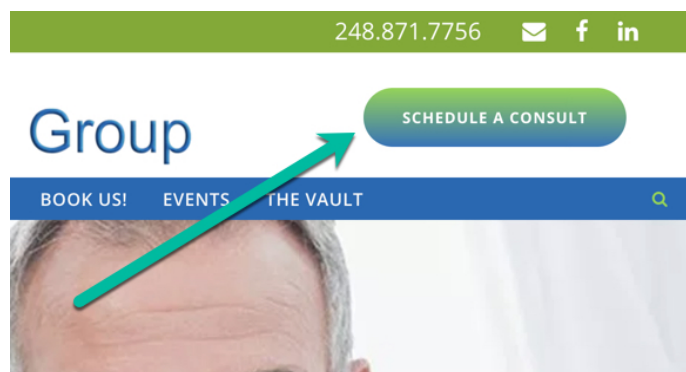


# To-do continued

(3) Get a second opinion if you need to. Work with an agency/agent team that you feel good about.

Purchasing Medicare products should be a long-term relationship. It's health insurance – when your health changes on a dime, you don't want to be stuck with insurance you didn't understand.

(4) You're ready. Months later possibly (some folks call us one time for ten minutes only. Others call 7 times over 14 months...)



Go to our home page and book your final session with your advisor.

[www.boomerhealthgroup.com](http://www.boomerhealthgroup.com)

By now, you know what you're doing, you know what you're buying, you understand how it works, how much it costs, how it will work and more.

A confident purchasing decision is on the brink. Our favorite compliment is "wow, that wasn't as bad as I thought it was going to be".



# Mistakes Averted

All of that being said, the reason we advocate a logical and methodical approach to Medicare is how we help you to avoid:

- Your phone call to us at age 69 after you've maxed out your health savings account contributions while enrolled into Medicare – (oops);
- Your call to us asking if you can change to a plan so that you can go to a specialty clinic now that you've received a life-altering diagnosis (nope);
- We could go on for pages – tip of the iceberg type of thing. Mistakes have a much better chance of being avoided when we put some thought into the process.



It's not rocket science 😊

Believe me, we don't like getting the calls any more than you like to make them.

Let's work together to avoid the mess that can happen in Medicare-Land.

# About Boomer Health Group

25+ years in the insurance and financial field and...

I stumbled into the fact that I knew nothing about Medicare. And, I was working in financial offices surrounded by colleagues that knew nothing about Medicare. **How backwards is that?** Who can help the client with questions?

Fast forward a number of years and I learned that sooooo many people know *nothing* about Medicare. So, when Boomer Health Group was begun, our mantra was and remains “If we’re doing this, we’re going to do it better than anyone else”. So, we help financial planners, CPAs, the human resources industry and consumers with Medicare.

We know how the “Medicare sales” business operates and, in my opinion, it’s not pretty. And, you (the Medicare-eligible person) is the target. I’m proud to say that we’ve never sent one direct mail piece to your mailbox.

We don’t need to. We simplify Medicare, help you to understand what you’re buying and how it works. Yes, it can be that simple.



Remember, be logical, proactive, get that good decision behind you and then go play.

*Sincerely,*

*Joanne and the Boomer Health Group Team*