

Health Insurance – From Hire to Retire

I'm currently working.
What are my options?

Insurance agents and brokers help employers select health plans that meet their employees' needs, help employees sign up, and work with clients through the life of the policy.

50+ EMPLOYEES

Your employer will likely purchase large-group coverage.

UNDER 50 EMPLOYEES

Your employer may purchase small-group coverage.

- ☺ Employer handles enrollment. All eligible employees can sign up, regardless of health status.
- 📅 Employers may require new hires to wait to sign up.
- 💰 May be eligible for tax credits through HealthCare.gov or state exchanges if affordable coverage isn't offered by employer.

I'm not working full time and am too young for Medicare.
How do I get coverage?

You have multiple options. Insurance agents and brokers can help you select a plan that fits your health status, coverage needs and budget.

SHORT-TERM HEALTH PLAN

- Bridges a gap between major medical plans
- Enrollment subject to medical history and insurer approval

INDIVIDUAL EXCHANGE PLAN

- Purchased through federal or state exchanges
- May qualify for subsidy

OFF-EXCHANGE INDIVIDUAL PLAN

- Sold through insurance carriers or licensed brokers
- Offered outside federal or state exchanges

COBRA

- Stay on former employer's plan
- Higher costs, strict enrollment and payment timelines

I'm newly eligible for Medicare!
Where do I start?

Agents and brokers who specialize in Medicare can help seniors find coverage that suits their short- and long-term needs.

THE ABCs OF MEDICARE

- **Part A:** Covers hospitalization and other inpatient needs.
- **Part B:** Covers doctor services, outpatient surgery, physical therapy and other medically necessary benefits.
- **Part C:** Offered through private insurers and better known as "Medicare Advantage," covers both Part A and Part B benefits in one plan. Often includes Part D prescription drug coverage, as well as vision, hearing and dental benefits.
- **Part D:** Covers prescription drugs only.

FUTURE HEALTH NEEDS

- Long-term care policies are helpful if you develop a cognitive impairment, can't perform activities of daily living or require assisted living services or home care.
- Plan with an agent proactively to ensure peace of mind and reduce out-of-pocket costs.

BUSTING MEDICARE MYTHS

- 👛 Enrollment is **not** automatic.
- 💰 Medicare is **not** free.
- 🏠 Medicare does **not** cover everything.
- 🏥 Medicare does **not** include long-term care support or services.

No matter what stage of life you're in, a licensed insurance agent or broker can help you find your way through the healthcare marketplace.