

5 Things Clients Get Wrong About Medicare

The Assumption Trap



CLIENT REALITY

Unchecked assumptions lead to poor coverage decisions.



AGENT OPPORTUNITY

Correcting misconceptions early positions you as the expert.

Clarity Creates Trust

When you explain the actual costs and gaps, you provide clarity nobody else has offered.



Trust turns a first conversation into a lifelong client.

MISCONCEPTION 01



Medicare is entirely free.

The Reality of Costs

- Part B and Part D carry monthly premiums
- Medicare Supplements require premium payments
- Medicare Advantage often requires Part B premiums
- Deductibles, copays, and coinsurance apply

Medicare covers everything.

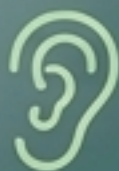
What Original Medicare Misses



Dental Care



Routine Vision



Hearing Aids



Long-Term
Custodial Care

Original Medicare has **NO** out-of-pocket maximum.

MISCONCEPTION 03

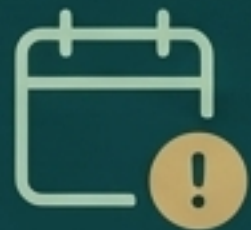
I can enroll anytime I want.

The Cost of Missing Windows

Initial
Enrollment
Period

Annual
Enrollment
Period

Special
Enrollment
Period



Missing deadlines can trigger lifetime late enrollment penalties.

MISCONCEPTION 04

All Medicare plans are the same.

The Specifics Matter

Provider Networks

Drug Formularies

Copay Structures

Out-of-Pocket Maximums



A plan that works perfectly for one client might not cover another client at all.

MISCONCEPTION 05

Employer coverage coordinates automatically.

The 20-Employee Rule



20+
Employees

Employer Plan
= **Primary**



Under 20
Employees

Medicare =
Primary

The Zip Code Reality



Two Medicare Advantage plans in the exact same zip code can feature:

- Completely different doctor networks
- Different drug formularies
- Unique copay structures

SCENARIO 02

Working Past 65

Assuming coordination happens automatically can result in denied claims or massive unexpected bills.



Clients must understand interactions before making enrollment decisions.

The Big Five Recap

01

Not entirely free

02

Does not cover everything

03

Strict enrollment windows

04

Plans vary drastically

05

Does not automatically coordinate



ACTION STEP

The 30-Second Drill

- Pick two of the five misconceptions
- Practice explaining them out loud
- Keep each explanation under 30 seconds

If you can explain it out loud without stumbling, you are ready for the kitchen table.