

YOU'VE ENROLLED, NOW WHAT?

Here's what you need to know.

We appreciate you choosing Lawley Medicare Solutions. Our services can make your Medicare insurance enrollment & experience less overwhelming. Our team of licensed Medicare & Individual Health Insurance Consultants and Account Executives are available year-round to answer any questions you may have about your plans or other plans offered in your service area.

Whether you have enrolled into a Medicare Advantage or Medicare Supplemental Plan, there is a slight waiting process. Once your application has been submitted to your chosen insurance carrier, **you can expect the following:**

- 1 Your application will take 7-10 days for processing and to receive your Member ID card from your chosen insurance carrier.
- 2 If you need your Member ID card prior to receiving it in the mail, we recommend calling your insurance carrier customer service help desk. You may call the carrier directly or our Lawley Medicare Account Executive if you have not received your ID card. Please note, we cannot call the carrier on your behalf due to required personal information.

CONTACT

If you need to contact your insurance carrier, please reference the number on the back of your Member ID card or located on your benefits documents.

BILLING QUESTIONS

If you selected to have your health insurance premiums withdrawn from your Social Security Income, please note this can take up to 90 days. You may receive your first few bills in the mail and will need to pay them **over the phone or by mail.**



For all general questions related to your health plan or to schedule an appointment, contact Medicare & Individual Health Insurance Account Executive-Gabrielle Connor.



716.849.8223 TTY-711



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MEDICARE Q&A

Q. How will I receive my Medicare Insurance Part B Premium bill?

A. If an individual is collecting a Social Security Income (SSI) check prior to enrolling into Medicare insurance, their Medicare insurance Part B premium will be automatically deducted from their SSI monthly check. If an individual has not started receiving their SSI check, a quarterly bill for their Medicare insurance Part B premium will be sent.

Q. I receive endless Medicare insurance post cards, calls, and ads; how do I know what to keep and what to discard?

A. Adults are often inundated with confusing Medicare insurance advertisements, especially when approaching age 65. The first rule of thumb is to **never provide** your Social Security number or banking information over the phone. Medicare insurance calls and ads can easily be overwhelming. If you are unsure if the call is real or fraud, please call us and we can confirm the authenticity.

Q. Now that I am enrolled into my Medicare insurance plan, which cards do I use?

A. If you enrolled into a Medicare insurance Supplemental plan (Medigap), you will need to take your Federal Medicare insurance ID card to the doctor and hospital, along with your Medigap ID card. When you go to the pharmacy, you will need to take your Prescription Drug ID card. Additionally, if you enrolled into a Medicare Advantage plan, you will only need one card. Whether you go to the doctor, hospital, pharmacy, or dentist, you will only need your new Medicare Advantage ID card. You may put your Federal Medicare ID card away for safe-keeping.

Q. Can I get help paying for my Medicare insurance Part D prescriptions?

A. Yes, individuals are eligible to receive help towards their prescription costs. There is a NYS program for individuals over the age of 65 that can be of great help. Low income subsidies are also available. Requirements are related to an individual's income, so please ask us for more information and we will be glad to help you apply if you meet the standard qualifications. If an individual meets the program(s) qualifications, the program(s) may cover some or all of their Part D premium.

Q. What should I do if I'm not sure I have the correct coverage?

A. Once you are enrolled in Medicare insurance, you may receive phone calls and see various advertisements regarding Medicare-specific insurance plans and coverage. Independent licensed insurance agents often represent a variety of different insurance carriers, which may all have a variety of different plan options available, depending on the service area. Our Lawley Medicare & Individual Health Insurance Consultants are independent, licensed, and certified insurance agents that can help you navigate your Medicare insurance enrollment.

Q. I have many questions about my Medicare insurance plan and other plans that are offered. Can I contact Lawley for help?

A. Contact your Medicare & Individual Health Insurance Consultant to address your questions regarding your plan benefits, making a plan change, filing a claim, obtaining a reimbursement, and more.