

2020 Changes for Social Security and Medicare: What Clients Need to Know



By Elaine Floyd, CFP®

**Director of Retirement and Life Planning
Horseshmouth**



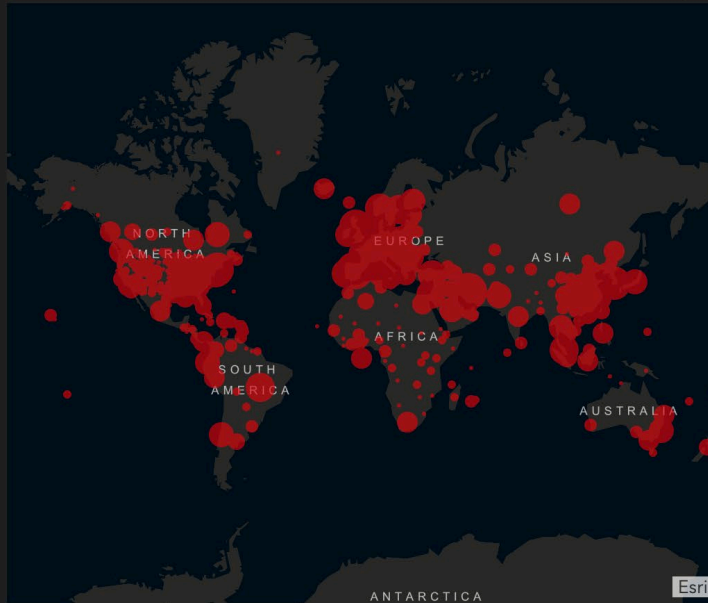


Total Confirmed

438,749

Confirmed Cases by Country/Region/Sovereignty

- 81,661 China
- 69,176 Italy
- 55,243 US
- 47,610 Spain
- 35,353 Germany
- 27,017 Iran
- 22,637 France
- 10,456 Switzerland
- 9,137 Korea, South
- 8,317 United Kingdom
- 5,585 Netherlands



Cumulative Confirmed Cases

Active Cases



Esri, FAO, NOAA

Total Deaths

19,675

6,820 deaths Italy

3,434 deaths Spain

3,163 deaths Hubei China

2,077 deaths Iran

1,100 deaths France

433 deaths United Kingdom

274 deaths

Total Recovered

111,895

60,811 recovered Hubei China

9,625 recovered Iran

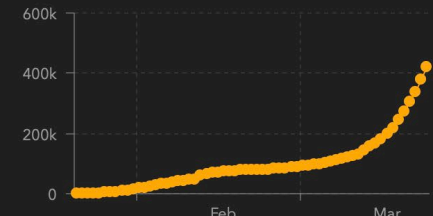
8,326 recovered Italy

5,367 recovered Spain

3,730 recovered Korea, South

3,540 recovered Germany

2,281 recovered



Lancet Inf Dis Article: [Here](#). Mobile Version: [Here](#). Visualization: JHU CSSE. Automation



Coronavirus Social Security

- **SSA offices closed**
 - **Benefits not affected**
 - **Phone service still available: 800-772-1213 (“please be patient”)**
 - **Online service still available: www.ssa.gov**
 - **In-person services for dire needs only; must call in advance (see SSA office locator: <https://secure.ssa.gov/ICON/main.jsp>)**



FOR IMMEDIATE RELEASE
January 31, 2020

Contact: HHS Press Office
202-690-6343
media@hhs.gov

Secretary Azar Declares Public Health Emergency for United States for 2019 Novel Coronavirus

Health and Human Services Secretary Alex M. Azar II declared a public health emergency for the entire United States to aid the nation's healthcare community in responding to 2019 novel [coronavirus](#).

"While this virus poses a serious public health threat, the risk to the American public remains low at this time, and we are working to keep this risk low," Secretary Azar said. "We are committed to protecting the health and safety of all Americans, and this public health emergency declaration is the latest in the series of steps the Trump Administration has taken to protect our country."

The emergency declaration gives state, tribal, and local health departments more flexibility to request that HHS authorize them to temporarily reassign state, local, and tribal personnel to respond to 2019-nCoV if their salaries normally are funded in whole or in part by Public Health Service Act programs. These personnel could assist with public health information campaigns and other response activities.



Coronavirus Original Medicare

- **Coronavirus testing – no deductible or coinsurance**
- **Telehealth services – covered under Part B, subject to usual deductibles and coinsurance (may be covered under supplemental insurance)**
- **Hospitalizations and medically necessary services covered as usual under Parts A and B**



Coronavirus Part D plans

- **Under public health emergency Part D drug plans must**
 - **Cover formulary Part D drugs picked up at out-of-network pharmacies when you cannot be expected to pick up Part D drugs at an in-network pharmacy**
 - **Remove restrictions that stop you from getting a refill too soon**
 - **Cover the maximum supply of your refill if you request it**



Coronavirus

Medicare Advantage plans

- **Must cover everything Original Medicare does but can do so with different costs and restrictions**
- **During public health emergency Medicare Advantage plans must:**
 - **Allow you to receive health care services at out-of-network doctors' offices, hospitals, and other facilities**
 - **Charge in-network cost-sharing amounts for services received out of network**
 - **Waive referral requirements**
 - **Suspend rules that require you to tell your plan before you get certain kinds of care or prescription drugs, if failing to contact the plan ahead of time would limit your access to care**
 - **Cover the maximum supply of your refill if you request it**



What's new for 2020

- **Social Security cost-of-living adjustment (COLA)**
- **New earnings test thresholds**
- **New taxable wage base**
- **New bend points: higher PIAs for maximum earners**
- **Window closing for restricted application**
- **Part B Medicare premiums, new IRMAA thresholds**
- **The latest Social Security reform proposals**



1. Social Security cost-of-living adjustment

- Checks going up by 1.6%
- May be partially offset by Medicare premium “catch-up” for those with low benefit amounts
- All PIAs raised by COLA, whether or not benefits have started



2. Earnings test thresholds

- **\$18,240 pre-FRA year**
 - Benefits withheld \$1 for \$2
- **\$48,600 FRA year**
 - Benefits withheld \$1 for \$3
- **First-year monthly earnings test**
 - \$1,520 pre FRA
 - \$4,050 FRA year



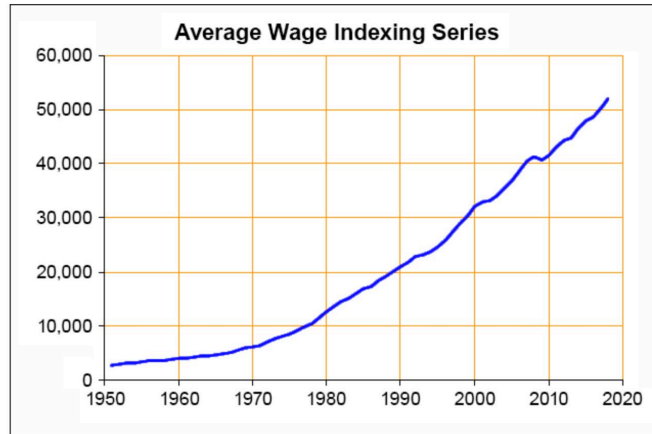
3. Maximum wage base for 2020: \$137,700

- Additional earnings (or lack thereof) may affect the PIA
- Statement estimate may be off
 - Early retirees: send to Retirement Estimator (www.ssa.gov/estimator) or ballpark \$100-\$200 less than statement shows
 - Continued earnings make a bigger difference for clients with less than 35 years of earnings (but later earnings always count for more than earlier earnings so everyone who works can improve their benefit)



4. New indexing factors and bend points

- Average wage index up 3.62%
- Higher PIA for maximum earners turning 62 in 2020



Average Indexed Monthly Earnings (AIME) for baby boomer born in 1958

Maximum earnings since 1980

**\$4,487,212 in total indexed
earnings ÷ 420 months =
\$10,683 AIME**

Year	Age	Nominal earnings	Indexing factor	Indexed earnings
1980	22	25,900	4.1671768	107,929.88
1981	23	29,700	3.7860612	112,446.02
1982	24	32,400	3.5885059	116,267.59
1983	25	35,700	3.4218111	122,158.66
1984	26	37,800	3.2318298	122,163.17
1985	27	39,600	3.0997634	122,750.63
1986	28	42,000	3.0104111	126,437.27
1987	29	43,800	2.8299336	123,951.09
1988	30	45,000	2.697098	121,369.41
1989	31	48,000	2.5943765	124,530.07
1990	32	51,300	2.4798293	127,215.24
1991	33	53,400	2.390737	127,665.36
1992	34	55,500	2.2735925	126,184.38
1993	35	57,600	2.2542058	129,842.25
1994	36	60,600	2.1952863	133,034.35
1995	37	61,200	2.1106823	129,173.76
1996	38	62,700	2.0122714	126,169.42
1997	39	65,400	1.9013272	124,346.80
1998	40	68,400	1.8067636	123,582.63
1999	41	72,600	1.7113907	124,246.96
2000	42	76,200	1.6217102	123,574.32
2001	43	80,400	1.5839234	127,347.44
2002	44	84,900	1.5681962	133,139.86
2003	45	87,000	1.5307758	133,177.49
2004	46	87,900	1.4627748	128,577.90
2005	47	90,000	1.4111408	127,002.67
2006	48	94,200	1.3491306	127,088.10
2007	49	97,500	1.2905626	125,829.85
2008	50	102,000	1.261542	128,677.28
2009	51	106,800	1.2808582	136,795.66
2010	52	106,800	1.2512841	133,637.14
2011	53	106,800	1.2132683	129,577.05
2012	54	110,100	1.1765306	129,536.02
2013	55	113,700	1.1616827	132,083.32
2014	56	117,000	1.1218609	131,257.73
2015	57	118,500	1.0841431	128,470.96
2016	58	118,500	1.0720291	127,035.45
2017	59	127,200	1.0362449	131,810.35
2018	60	128,400	1.0000000	128,400.00
2019	61	132,900	1.0000000	132,900.00
Total				\$4,487,212
AIME				\$10,683.84

Example of benefit formula for max earner

- Baby Boomer born in 1958 – turns 62 in 2020
- Maximum Social Security earnings every year since age 22
- AIME = \$10,683
- PIA formula:
 - $\$960 \times .90 = \864.00
 - $\$4,825 \times .32 = \$1,544.00$ (\$5,785 - \$960 = \$4,825)
 - $\$4,898 \times .15 = \underline{\$734.70}$ (\$10,683 - \$5,785 = \$4,898)
 - Total = \$3,142.70

PIA = \$3,142.70

Amount worker will receive at full retirement age



5. Window closing for restricted application

- **Strategy: Receive spousal benefit while own benefit builds delayed credits to age 70**
- **Phaseout: Only those born before January 2, 1954 are eligible**
- **Everyone eligible will be FRA by end of 2019, but strategy not expiring: can still do it up to age 70**
- **Remember...**
 - **Must not have previously filed for benefits**
 - **Other spouse must have filed**
 - **Other spouse need not be born before 1954**
- **See my Aug. 3, 2017 newsletter: “How To File a Restricted Application”**
- **Does not apply to survivor benefits**



6. OASDI Trust Fund still growing (barely)

Trust fund balance on 12/31/18: \$2.895 trillion

2019 results

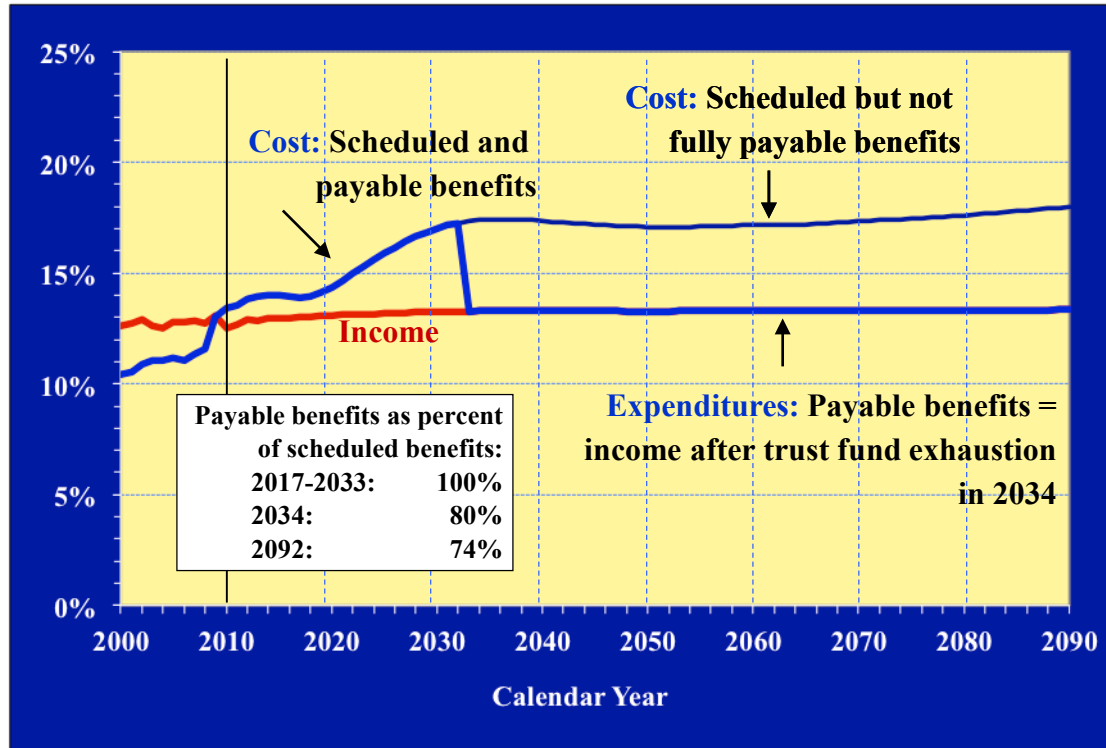
- Total income: \$1.062 trillion
- Total expenditures: \$1.059 trillion
- Net increase in assets: < \$ 3 billion

Trust fund balance on 12/31/19: \$2.897 trillion

Source: Social Security Administration, Office of the Chief Actuary



Long-term projections: without reform, benefits fall to 80% in 2034



Office of the Chief Actuary's Estimates of Individual Changes Modifying Social Security


[Office of the Chief Actuary](#)

[Solvency Proposals](#)

[2019 Trustees Report](#)

[Understanding Interaction Among Options](#)

Annual [Trustees Reports](#) provide estimates of the financial status of Social Security's [Old-Age and Survivors Insurance](#) (OASI) and [Disability Insurance](#) (DI) Trust Funds under current law. Recent Reports call for informed discussion, creative thinking, and timely legislation to address expected future deficits. Many policy makers have developed proposals and options to address this long-range solvency problem. Listed below is a broad range of policy options that would address Trust Fund solvency and other issues related to Social Security benefits and financing. Many of these options are part of comprehensive proposals intended to restore Trust Fund solvency.

We group the options into categories, as shown below. We also provide a [summary list of all options](#)  (PDF version).

Category of Change to the Social Security Program

(Estimates based on the 2019 Trustees Report unless otherwise stated)

[A: Cost of Living Adjustment](#)

[F: Coverage of Employment or Earnings/Inclusion of Other Sources of Revenue](#)

[B: Level of Monthly Benefits \(PIA\)](#)

[G: Investment in Marketable Securities](#)

[C: Retirement Age](#)

[H: Taxation of Benefits](#)

[D: Benefits for Family Members](#)

[I: Individual Accounts](#)

[E: Payroll Taxes \(including maximum taxable\)](#)

[J: All Categories](#)

Estimates available in HTML and PDF. PDF requires [Adobe Acrobat Reader](#) or equivalent.



<https://www.ssa.gov/oact/solvency/provisions/index.html>






[Office of the Chief Actuary](#)[Frequently Asked Questions about Trust Funds](#)

Search for memoranda by key word(s):

Search by the developer(s) of the proposal:

The last 8 [Trustees Reports](#) have indicated that Social Security's **Old-Age, Survivors, and Disability Insurance** (OASDI) Trust Fund reserves would become depleted between 2033 and 2035 under the intermediate set of assumptions provided in each report. If no legislative change is enacted, scheduled tax revenues will be sufficient to pay only about three-fourths of the scheduled benefits after trust fund depletion. Policymakers have developed proposals and options that have financial effects on the OASDI Trust Funds. Many of these proposals and options have the intent of addressing the long-range solvency problem.

We have prepared memoranda for many of these proposals and options. Each memorandum provides an actuarial analysis showing the estimated effect on the financial status of the OASDI program. These memoranda are provided in Portable Document Format (PDF), which we recommend for printing (requires [Adobe Acrobat Reader](#)). Some of the memoranda are also available in HTML format. The memoranda are listed below in chronological order, most recent first. To search the list, use the search forms at left.

Date of memorandum	Developer(s) of proposal	Memorandum subject and related information
December 11, 2019	Gwen Moore	Estimates of the Financial Effects on Social Security of H.R. 5392, the "Social Security Enhancement and Protection Act of 2019," introduced on December 11, 2019 by Representative Gwen Moore (PDF version )
September 30, 2019	Richard Neal	Estimates of the Financial Effects on Social Security of H.R. 4540, the "Public Servants Protection and Fairness Act," introduced on September 27, 2019 by Chairman Richard Neal (PDF version )
September 18, 2019	John Larson, Richard Blumenthal, Chris Van Hollen	Estimates of the Financial Effects on Social Security of the "Social Security 2100 Act," legislation introduced on January 30, 2019 by Chairman John Larson, Senator Richard Blumenthal, and Senator Chris Van Hollen (updated to reflect the 2019 Trustees Report baseline)(PDF version )

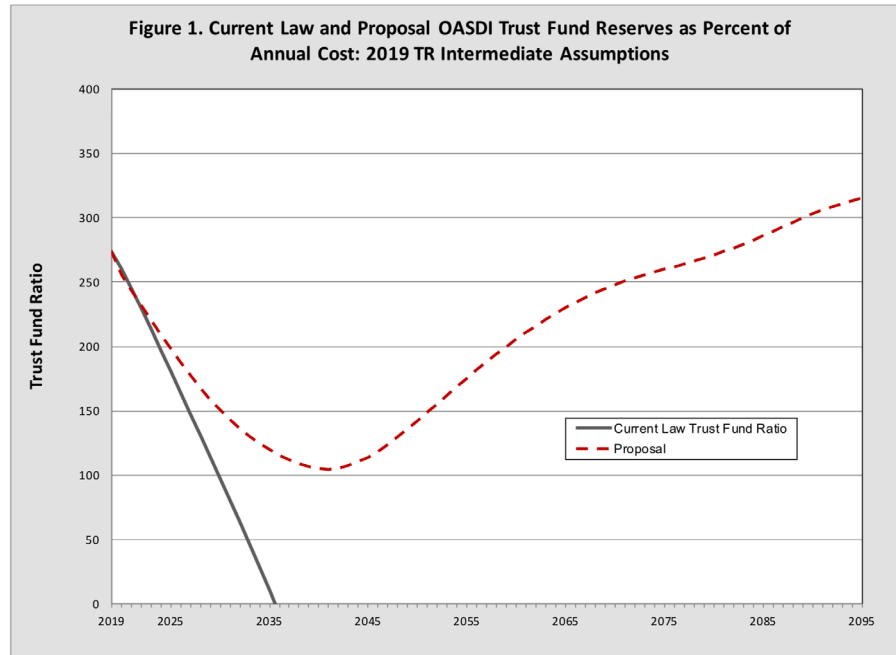
<https://www.ssa.gov/oact/solvency/index.html>

Social Security 2100 Act

- Would increase first bend point multiplier from .90 to .93
- Would base cost-of-living adjustments on the CPI-E (expected to increase COLA by 0.2 percentage points per year)
- Would increase the special minimum PIA
- Would replace current taxation thresholds to \$50,000 for single individuals and \$100,000 for couples. Would not be adjusted for inflation
- Would withhold OASDI taxes on income over \$400,000. A “second AIME” would be created to credit these earnings, with a 2% multiplier
- Would gradually increase the payroll tax rate from 12.4% to 14.8% for 2042 and later
- OAS and DI trust funds would be combined



Would restore full solvency



7. New Medicare numbers for 2020

- **Part B base premium: \$144.60**
- **IRMAA income brackets adjusted for inflation**
- **Medigap Plan F closed to those turning 65 after 2019—i.e., must pay Part B deductible**
- **Part D donut hole closed in 2020**



Monthly premiums for Parts B & D Including Income Related Monthly Adjustment Amounts

MAGI Single	MAGI Joint	MAGI Married filing separately	Part B monthly premium paid to Medicare	Part B income-related adjustment amount paid to Medicare	Part D monthly premium (average) paid to insurer	Part D income-related adjustment amount paid to Medicare	Total Parts B & D premium
≤ \$87,000	≤ \$174,000	≤ \$87,000	\$144.60	\$0.00	\$40.00	\$0.00	\$184.60
\$87,001 - \$109,000	\$174,001 - \$218,000		\$144.60	\$57.80	\$40.00	\$12.20	\$254.60
\$109,001 - \$136,000	\$218,001 - \$272,000		\$144.60	\$144.60	\$40.00	\$31.50	\$360.70
\$136,001 - \$163,000	\$272,001 - \$326,000		\$144.60	\$231.40	\$40.00	\$50.70	\$466.40
\$163,001 - \$499,999	\$326,001 - \$749,999	\$87,001 - \$412,999	\$144.60	\$318.10	\$40.00	\$70.00	\$572.70
≥ \$500,000	≥ \$750,000	≥ \$413,000	\$144.60	\$347.00	\$40.00	\$76.40	\$607.40

These do not include premiums for Medicare Advantage or Medicare supplement plans



Medicare deductibles

Amount You Pay

- Part A - \$1,408 per spell of illness
- Part B - \$198/year
 - Waived for some preventive services such as flu shots, some mammograms and Pap smears, bone mass tests, prostate screening, diabetes tests, some others
- Part D – \$435/year



Part D drug plans

- Donut hole closing in 2020, but Medicare's standard drug plan design not relevant anymore
- Find a drug plan that meets client's needs based on the medications they take
- Find cheapest drug plan if not taking drugs
- Go to www.medicare.gov/find-a-plan



What to do now

- **Become the go-to expert on Social Security and Medicare**
 - **Learn** the rules
 - **Teach** the public
 - **Recommend** strategies
 - **Follow up** with seminar attendees



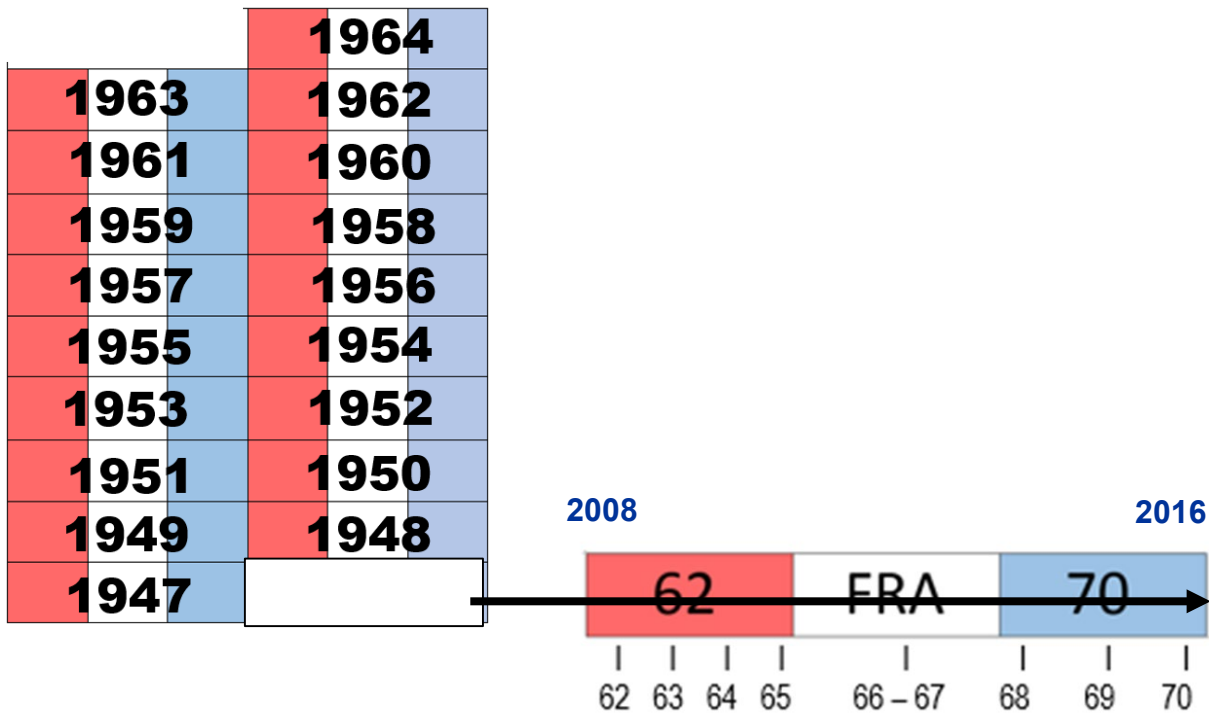
- **76%** of future retirees who currently work with – or plan to work with – an advisor say they would likely **switch** and find an advisor who could advise on Social Security. (Nationwide Retirement Institute)



The Advice Opportunity: Boomers in the pipeline

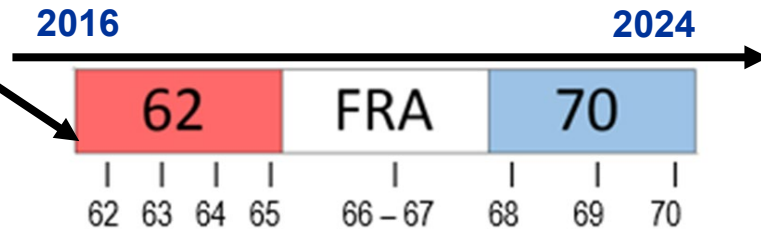


1946 Boomers started claiming in 2008, finished claiming in 2016



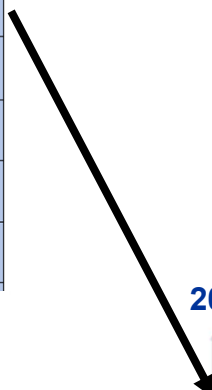
1954 Boomers entered the claiming pipeline in 2016, will finish in 2024

			1964	
1963			1962	
1961			1960	
1959			1958	
1957			1956	
1955			1954	



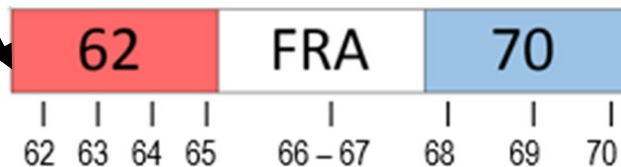
1962 Boomers will enter the claiming pipeline in 2024, will finish in 2032

			1964	
1963			1962	
1961			1960	
1959			1958	
1957			1956	
1955			1954	



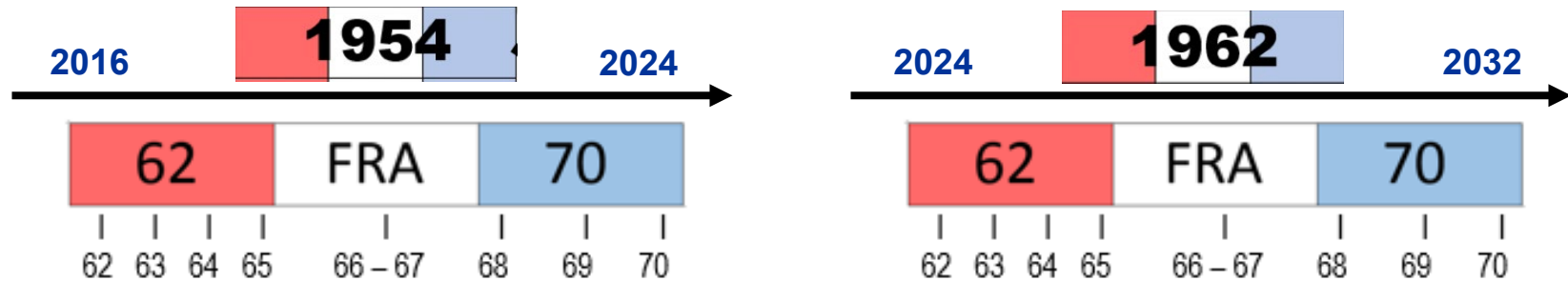
2024

2032

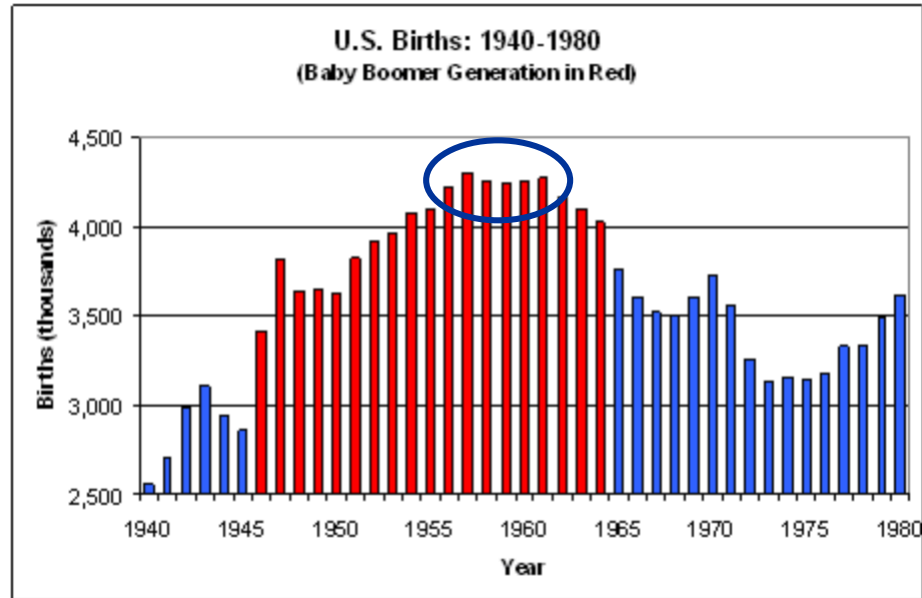


3 to 4 million Boomer prospects enter the claiming pipeline every year

They need help deciding when to claim Social Security and how to manage the rest of their retirement assets



Boomer spike coming



Learn Social Security

- How benefits are **calculated**
- How to **maximize** benefits
- Rules for **spousal and survivor** benefits
- Benefits for **divorced** people
- How and when to **switch** from one benefit to another
- How the **earnings test** works in the first year





Savvy Social Security Planning® for Boomers

Comprehensive Financial Education and Marketing Program

Every day more Baby Boomers approach retirement and they want to know the ins and outs of Social Security. Become the expert your clients need with Savvy Social Security Planning for Boomers, a fully-supported, year-long program. Includes:

- Specific answers to your client questions: We've answered more than 15,000 queries. New answers added every day...
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- New and updated program materials and presentations for clients, prospects, and COIs...
- Educate clients, prospects and COIs on the new AND old rules at your workshops...

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FINRA Review



Education



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Social Security Quick Reference Guide

No more digging around on the shelves or searching on the Internet for information like:

- Estimated benefits for worker with maximum earnings
- Adjusted for early or delayed claiming
- Estimated PIAs for workers with maximum earnings
- Social Security cost-of-living adjustments (COLAs)
- Medicare Part B premiums
- Maximum wages subject to Social Security tax

[Learn More](#)



Client Materials



FINRA Review



Learn Medicare

- When you **can, should, or must** enroll in Medicare
- How Medicare works with **employer plans**
- How **supplemental** insurance works
- Who pays the **IRMAA** and how you can help clients avoid it
- How to help clients **transition** to Medicare at retirement





Savvy Medicare Planning® for Boomers

Get the Mastery You Need to Help Clients Manage Their Retirement Health Care Expenses!

Everyone must sign up for Medicare, yet few people understand what to do. Help clients avoid the pitfalls and put this critical piece of the retirement planning puzzle into place with Savvy Medicare Planning for Boomers, a fully-supported, year-long program. This program allows you to:

- Speak knowledgeably with clients and prospects about Medicare and health care financial planning
- Deepen your relationships with clients by helping them with this complicated and important part of their retirement plan
- Open up new areas of discussion with clients, prospects, and centers of influence
- Deliver excellent service by providing information, resources, and guidance geared to each client's unique circumstances

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Health Care Quick Reference Guide

People need concise, objective and easy to understand information about Medicare. Now you can give them just that with the Health Care Quick Reference Guide.

This branded 8.5" x 11" reference includes critical Medicare information about which programs apply to which people; when to apply, information about premiums and deductibles, and references to other resources with more information.

- Instant, branded PDF—Share it right now
- Printed, branded card—Mail or hand out now

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Client Materials



FINRA Review



Teach Social Security and Medicare

- **Seminars**
- **Workshops**
- **Classes**
- **Baby boomers (general)**
- **Couples**
- **Women**
- **CPAs**



Updated Social Security presentations

What Baby Boomers Need To Know To Maximize Retirement Income



Savvy Social Security Planning:

What Baby Boomers Need to Know to Maximize Retirement Income

Presented by Teresa S. Sampleton, CFP®

To RSVP call (232) 555-4444

Baby Boomer

- Will Social Security be enough?
- How much to claim
- When to claim
- How can I claim as a survivor?

Learn the rules:

- How your age at which you can claim affects your benefits
- How spousal benefits work
- How divorced spouses can claim
- How to claim as a survivor
- What to do if you're widowed

What Couples Need To Know About Retirement Income and Social Security

The Social Security decisions you and your spouse make when you are in your 60s will determine the amount of total income you will receive over your lifetime—including the lifetime of the spouse who lives the longest. Come learn about some little-known rules that can help.



You are cordially invited to attend an educational workshop...

Savvy Social Security Planning for Couples

Presented by Teresa A. Sampleton, CFP®

To RSVP call (232) 555-4444

At this workshop you will learn...

- How to start claiming
- How to claim as a survivor
- How to claim as a divorced spouse
- Why you should claim early
- Two Social Security strategies
- How to coordinate benefits

What Women Need To Know About Retirement Income and Social Security



You are cordially invited to attend an educational workshop...

Savvy Social Security Planning for Women

Presented by Teresa A. Sampleton, CFP®

To RSVP call (232) 555-4444

At this workshop you will learn...

- How much Social Security you stand to receive over your lifetime
- How the decision to claim in your 60s affects your benefits
- How to claim as a survivor
- How to claim as a divorced spouse
- Why you should claim early
- What to do if you're widowed
- How to coordinate benefits

Rules and strategies you need to know...

You are cordially invited to attend an educational workshop on...

Savvy Social Security Planning: What CPAs, Attorneys, and Other Professionals Need to Know About Claiming Strategies

CPAs EARN ONE HOUR OF CPE CREDIT!



Presented by: Teresa A. Sampleton, CFP®, CPA Vice President Sampleton Wealth Management

See reverse side for dates and times

Pre-registration required.

Social Security can be far more complicated than people realize. The decisions your clients make now can have a tremendous impact.

This one-hour workshop emphasizes what to plan to maximize benefits over your lifetime.

After completing...

- How Social Security works
- Factors clients need to consider
- Illustrations of life break-even analyses
- Innovative spousal and survivor benefits
- Ways to minimize tax on retirement benefits
- How to coordinate benefits

Workshop policies: Cancellation policy: This program cancellation policy is available at the time of CPE Sponsor. State board registration required.



Savvy Social Security Planning: Basic Rules and Claiming Strategies

You have questions:

- How much can I expect to receive from Social Security?
- Why does it matter when I apply? And when should I do so?
- Do I have to actually retire to get benefits?
- Will Social Security even be there for me?

In just 30 minutes, we'll cover:

- How to decide when to collect your benefits.
- How to coordinate benefits with your spouse.
- The Social Security options available to divorcees.
- How the death of a spouse affects your Social Security benefits.
- How work affects your benefits.
- How your benefits are taxed—and what you can do about it.

You need to know:

- How to avoid making a poor (and almost irreversible) Social Security claiming decision.
- The huge impact of survivor benefits on smart claiming decisions.
- How recent legislative changes may have impacted your strategy.
- What to do if you were counting on a claiming strategy that's no longer available.

Presented by:

Teresa S. Sampleton, CFP, CPA
Sampleton Wealth Management Group

Seating is limited, call today to reserve your spot

Call: (232) 456-7890

See reverse side for dates and times

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Updated Medicare presentations

Managing Health Care Expenses in Retirement

WHAT BABY BOOMERS NEED TO KNOW ABOUT MEDICARE AND LONG-TERM CARE



Transitioning to Medicare

How health insurance works after you leave your job

Baby Boomers are asking:

- When do I sign up for Medicare?
- How do I sign up for Medicare?
- How does Medicare work with the insurance I've already got?
- What happens to my insurance when I retire?
- What can I expect to pay for my healthcare down the line?

Attend if:

- You are age 60 and over.
- You are concerned about retirement health care expenses.
- You plan to take Medicare soon.
- You are not clear on how your existing insurance works with Medicare.
- You are ready to start planning.

In this half hour presentation, you'll learn:

- How Medicare coordinates with other forms of insurance, like group health plans and COBRA.
- Who needs to enroll in Medicare and when.
- How to enroll in Medicare.
- How to effectively transition to Medicare, while keeping all the deadlines in mind.

Presented by:
Teresa S. Sampleton, CFP, CPA
Sampleton Wealth Management Group

Seating is limited, call today to reserve your spot
Call: (123) 456-7890
See reverse side for dates and times

Presented by:
Teresa S. Sampleton, CFP, CPA
Sampleton Wealth Management Group
See reverse side for dates and times

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Recommend Social Security strategies

- How to **maximize** benefits
- **When** to claim
- Discuss **other issues**: retirement income planning, insurance, investments



Savvy Social Security Planning

Spousal Planning Calculator

Carl and Carla Johnson

Suggested Scenarios | Create Your Own Scenario

CLIENTS

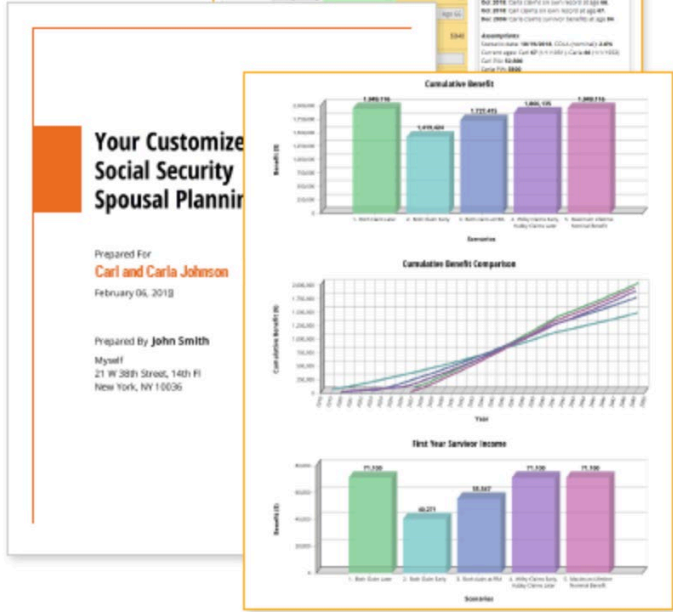
- Create New Client
- Select Saved Client

Spousal Planning Calculator

Prepared for: Carl and Carla Johnson | Scenario date: 1/8/2019 | Scenario ID: 234

Client	DOB	Age	W-2	SSN	Life expectancy
Carl	1/1/1940	49	100,000	12345	85
Carla	1/1/1945	44	100,000	54321	80

Scenario Description:
 Scenario 1: Carl starts on early SSN at age 64, Carla starts on early SSN at age 64.
 Scenario 2: Carl starts on early SSN at age 64, Carla starts on normal SSN benefits at age 64.
 Scenario 3: Carl starts on normal SSN benefits at age 64, Carla starts on early SSN at age 64.
 Scenario 4: Carl starts on normal SSN benefits at age 64, Carla starts on normal SSN benefits at age 64.

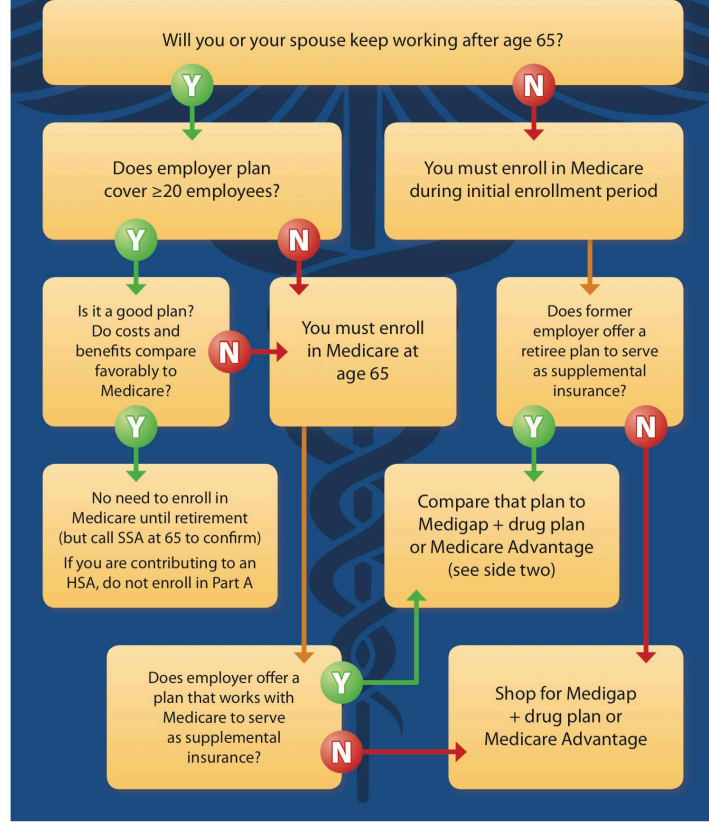


Recommend Medicare strategies

- **When** to enroll: avoid coverage gaps and late-enrollment penalties
- **Which** plan is best? Original Medicare or Medicare Advantage?
- Estimate **health care costs**, avoid or reduce the IRMAA
- Discuss **long-term care**



Medicare Enrollment Planning



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Thank you!

