

Choices In Medicare



Helping People Make the Transition

When someone turns 65, they have a lot of choices to accompany the traditional Parts A and B of Medicare. We recognize this topic can be confusing. At Choices In Medicare, we specialize in helping people transition to Medicare. There are different types of coverages available and it can be difficult to understand the advantages, disadvantages and differences of each as well as the costs.

Some of the questions people have regarding Medicare are:

- Do I have to elect Medicare
- Should I stay with my employer's plan
- What do Part A and Part B cover
- How does a Part D prescription plan work
- Which plan is best for me
- When should I make a change
- How do I avoid Part B and Part D penalties
- What are the pros and cons of Supplements compared to Advantage plans
- What are the cost differences

With these and many more questions, seniors need a resource that can simply and honestly help them sort through the Medicare maze.

David Higgs, the founder of Choices In Medicare, has over 30 years of insurance experience with contracts and certifications with the key carriers in the Virginia market. David can offer all Medicare products such as Medicare Supplements (or MediGap policies), Medicare Advantage and Prescription Drug Plans (PDP).

We recognize that everyone is different and there is no one-size-fits-all approach. Because we are not directly employed by a specific insurance company, we can discuss all companies and products to help you find the best fit based upon your specific situation. We act as your advocate to help you get fair treatment and service from the insurance carrier. There is no fee to you for utilizing our services. Our agency gets compensated directly from the different insurance companies we represent with no increase to your premium.

ADVANTAGES of working with Choices In Medicare:

1. True independent analysis, service and offering.
2. One-stop shopping as we represent most key insurance carriers.
3. Personalized service with an insurance professional who cares about your needs.
4. No fees or cost for service.

We are based in Richmond, VA and not affiliated with Medicare. Hablamos español.

For questions or to set an appointment, call: **804-972-4997** or email: David@choicesinmedicare.com

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Warning. Potential hearing loss from noise exposure from carrier duty

Midway veterans, please take the time to read the article in the above link about potential hearing loss from duty on an aircraft carrier. (Fittingly, the data in this study came from tests conducted on the USS Ronald Reagan, the very carrier we toured during the reunion.) Extreme noise exposure and carrier duty often go hand-in-hand. Any hearing loss you suffer today could be the result of your carrier duty in the Navy years ago, and the Veterans Administration can help you. But first you must qualify for a service disability, in order to get financial and medical assistance from the VA. But gaining VA assistance is no walk in the park, for navigating your way through the VA system can be a bewildering experience if you don't get outside help from an expert.

Perhaps the best way to get started with your VA disability claim is to look for an expert-advocate close to home. Contact your local VFW or American Legion Post, for example, or research websites like the ones described below. It takes a little digging and patience, but such assistance can be found.

MVA Board members Oscar Granger, Jim Hayter, and Dave Payson sought and found expert-advocates who helped them win disability claims from the VA for hearing loss. In Washington state, Oscar and Dave found help through the VFW from a group of veterans who assist other veterans file VA applications, **at no cost**. Jim found help on the Internet, through Virginia's Agency for Veterans Affairs (AVA). Your state may have a similar agency that can hook you up with an expert to help you prepare and file your disability application with the VA.

A couple of other websites are excellent sources to find help and gain VA coverage for your service-connected disability, including hearing problems. These are your states'/counties' veterans service centers, found at: https://www.longtermcarelink.net/ref_list_state_county_veterans_service_officers.htm and <http://nacvso.org/>. Experts at these service centers will help you complete your VA application for a service disability claim due to hearing loss (or any other service-related disability, for that matter).

If you win your claim (an important part of the process is taking a hearing test from a VA audiologist), the VA will pay you a monthly stipend, based on the extent of your hearing loss, pay for top-quality hearing aids valued in the thousands of dollars, and take care of your hearing problems for the rest of your life.

It's well worth checking into, men, especially if you're struggling with hearing loss. And consider this, in relation to carrier duty: Oscar, Jim and Dave were Radarmen on Midway, and they were only partially exposed to the noise level that many of you were who worked on the flight deck, in the hangar, or who flew the planes.