

# Welcome!

*Let us talk about*

**MEDICARE**



**We are an Insurance Marketing  
Organization**

**Health Life 360 LLC**



**Licensed in the Health & Life insurance field  
For over 30 years**

**We specialize in Medicare,  
Marketplace (ACA), and Group Health Plans**



# **Today's Agenda**

Medicare Basics

2026 Medicare Changes

Medicare Supplement Plans

2026 Medicare Advantage Plans

Highlights

Long Term Care

Q and A



# Medicare Card





Part A  
Hospital



Part B  
Medical

Part D  
Drug Plan

MEDIGAP

Part C

= A + B + D =  
MEDICARE ADVANTAGE  
PLANS

D



## Medigap

### Original Medicare and Medigap Supplement

- Higher premiums but no co-pay
- Freedom to choose doctors
- No referrals necessary
- Some routine benefits not covered (Vision frames, Hearing aids, Dental)
- Covered anywhere in the United States

VS

## Medicare Advantage

### Medicare Advantage Plan

- General lower premiums but has co-pays
- May have network restrictions
- May need referrals for specialists
- May include extra benefits (vision, hearing, fitness)
- Emergency services only outside





The current Part B premium is **\$185**

Higher income earners pay  
higher premiums.



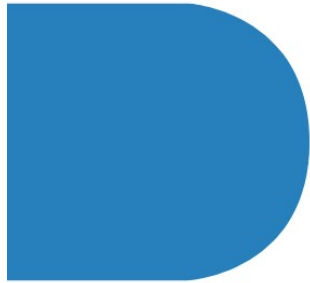


Part B Deductible for 2025 is

**\$257!**







**ANNUAL  
ELECTION  
PERIOD**



**SPECIAL  
ELECTION  
PERIOD**



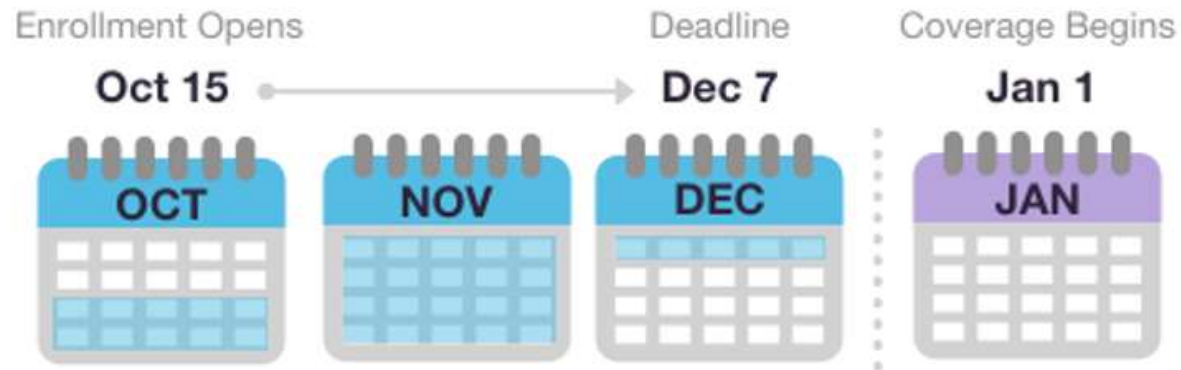
**MEDICARE  
OEP**



# It's Medicare AEP! Are you Ready?

## Medicare Annual Enrollment Period

Annual Election Period (AEP)



# Medicare Advantage First Looks



**Carrier Update And Product Details For Plan Year 2026**

# Representing All Major Companies



KelseyCare



Humana

And Many More...

## Medigap Plans A-N

[illegible]

# What is LTC?

*When 2 of our ADL's become disabled we need  
Long Term Care*

## What are ADL's?

*Ability of Daily Living Activities such as:*

- ♦ *Bathing*
- ♦ *Eating*
- ♦ *Continence*
- ♦ *Grooming*
- ♦ *Dressing*
- ♦ *Transferring*



**THE ABCS OF LONG  
TERM CARE:  
UNDERSTANDING  
THE ADLS  
(ACTIVITIES OF DAILY  
LIVING)**



**Women's  
Long Term Care  
Project™**

Helping individuals, organizations and communities  
learn about and plan for Long Term Care needs.

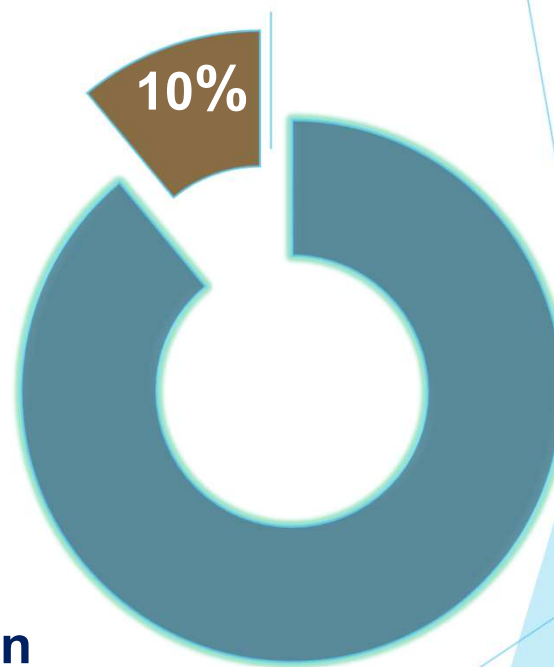
# America is underinsured for LTC

70% will need LTC<sup>1</sup>

Less than 10% of Americans  
have LTC coverage<sup>2</sup>

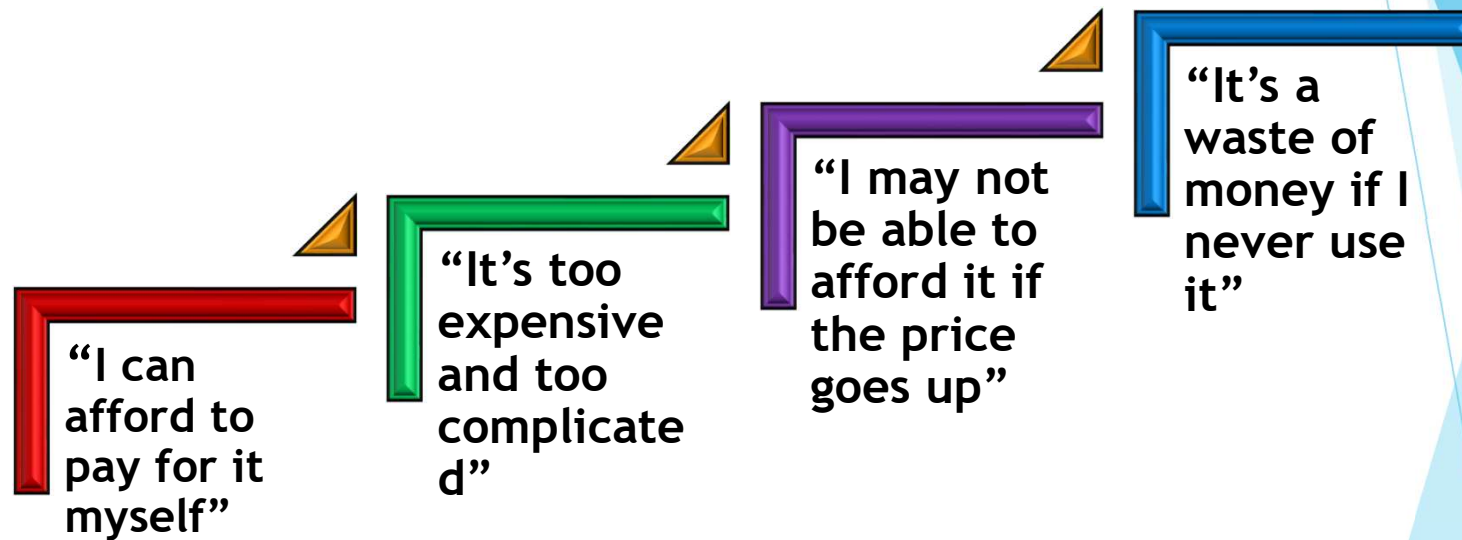
Why aren't more people  
covered for LTC?

Perhaps people have a misconception  
of what "Long-term Care" is



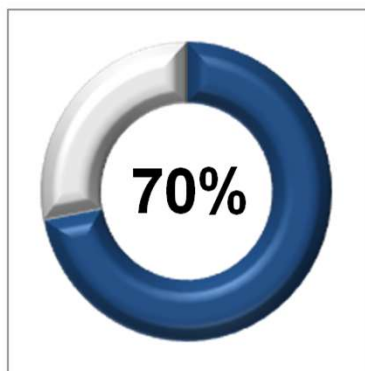
# What else prevents people from purchase of LTC ?

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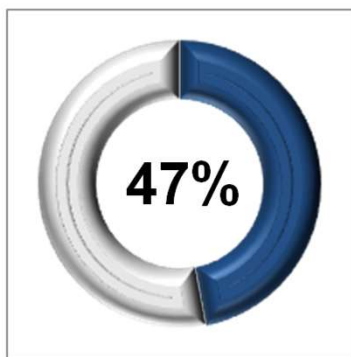
*So..... what do we need to know to help people get over the hurdles and consider LTC coverage?*

# Misperceptions of Payment Options



→ Don't know that the Affordable Care Act doesn't cover long-term care<sup>1</sup>

***FACT - The CLASS Act, the portion of the bill covering long-term care, was repealed<sup>3</sup>***



→ Think that Medicare pays for long-term care<sup>1</sup>

***FACT - Medicare only pays up to 100 days of care, has strict qualifications, and is limited in what it covers<sup>2</sup>***

## .... Be prepared for misconceptions

Self-Insure	Medicare	Medicaid	Health Insurance
<ul style="list-style-type: none"><li>• Possible for the wealthy</li><li>• But not cost efficient</li></ul>	<ul style="list-style-type: none"><li>• Maximum 100 days if qualified</li><li>• Significant co-pay days 21-100</li></ul>	<ul style="list-style-type: none"><li>• Proof that impoverished at claim time</li><li>• Countable assets less than \$2000</li></ul>	<ul style="list-style-type: none"><li>• Covers illness and injury only</li><li>• Medi-gap may cover co-pay for Medicare, not care costs</li></ul>

- LTC coverage **WILL** help pay for LTC costs
  - Long-term care stand alone policy
  - Long-term care with life insurance - Linked Benefit LTC
  - Life insurance with a LTC rider





# MONEY



## Money You Live On

**Monthly  
Budget**

**\$4000**

### Resources

- Social Security
- RMD
- Pension / Other Investment

**\$4000** 😊

## Money You Leave For

**Traditional Long Term Care**

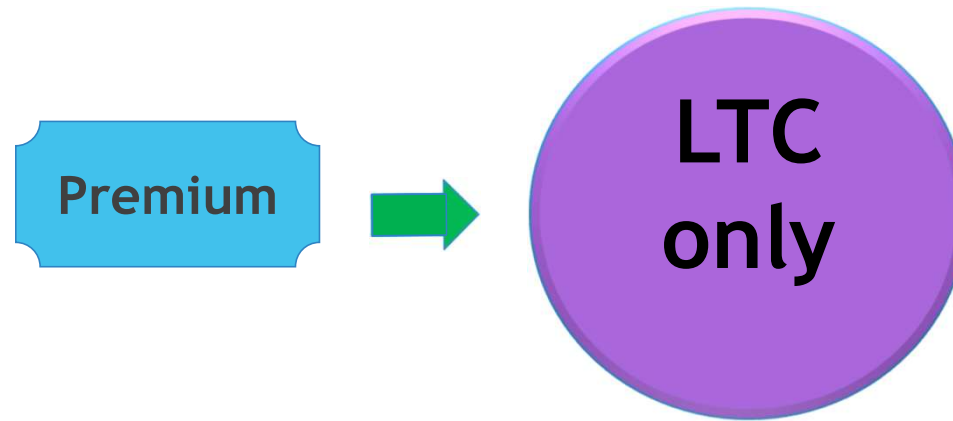
**Long Term Care with Annuity**

**Long Term Care on Life Insurance Chassis**



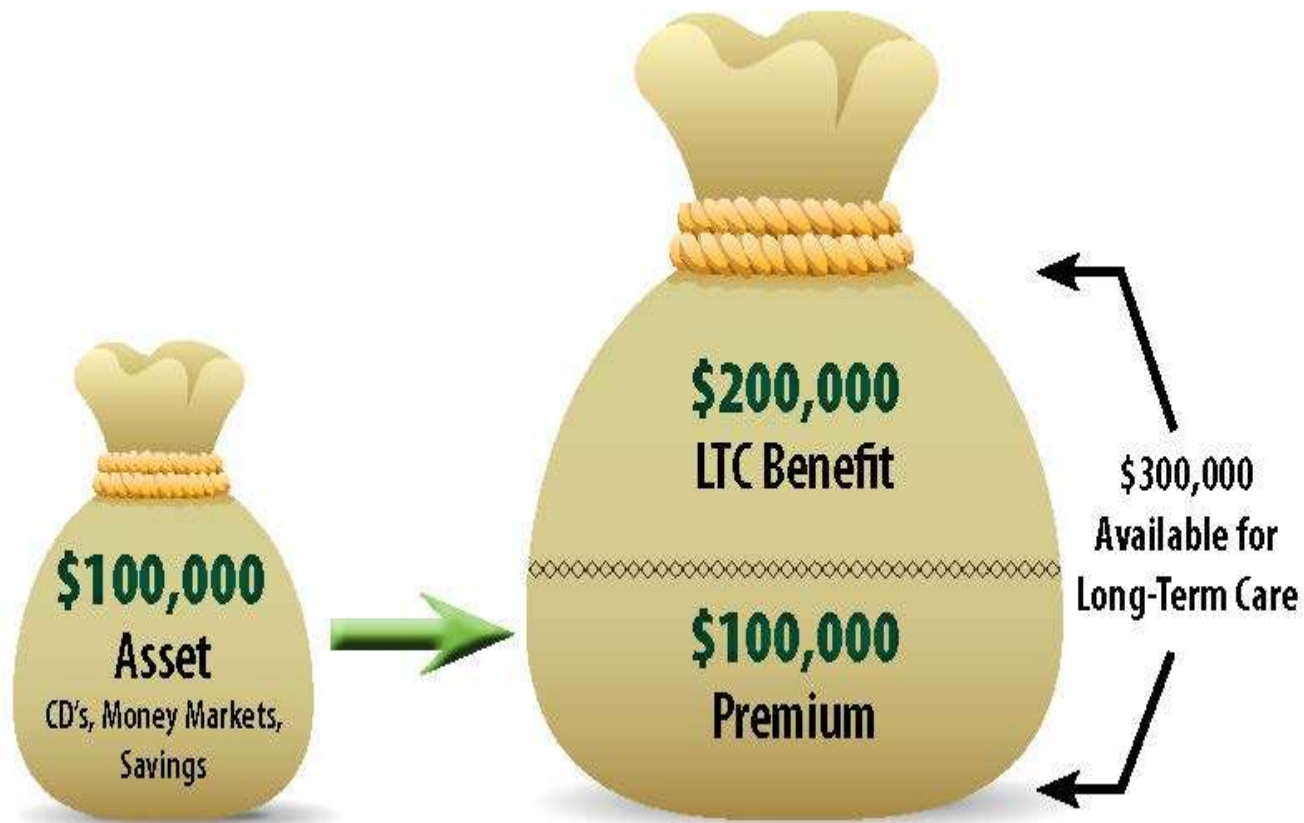
## Traditional LTC Insurance .....

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- Covers long-term care only
- State Partnership policies available
- Most flexible and customizable of the plans
- Cost-of-living adjustment (3% to 5%, or CPI)
- Indemnity and Reimbursement plans available
- Subject to rate increases
- Premiums paid for life

# LTC ANNUITY





The background features abstract, overlapping geometric shapes in various shades of blue, ranging from light sky blue to deep navy blue. These shapes are primarily located on the right side and bottom of the slide, creating a modern, dynamic feel.

Plan Your Care  
Protect Your Asset  
Preserve your Life

# THANK YOU

Take  
Care



**Sudhir Mathuria,  
Biren Dave and Aakash Patel**



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