

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.

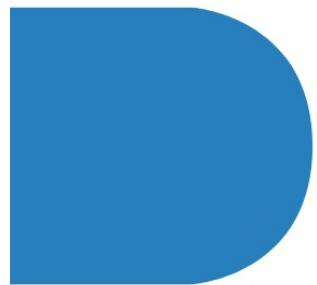




Part B Deductible for 2025 is

\$257!

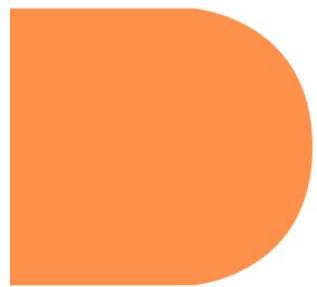




**ANNUAL
ELECTION
PERIOD**



**SPECIAL
ELECTION
PERIOD**



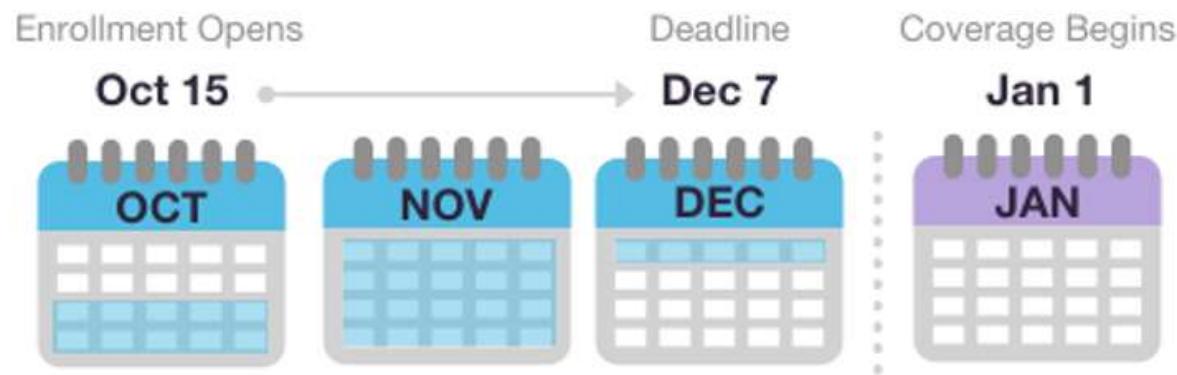
**MEDICARE
OEP**



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

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.

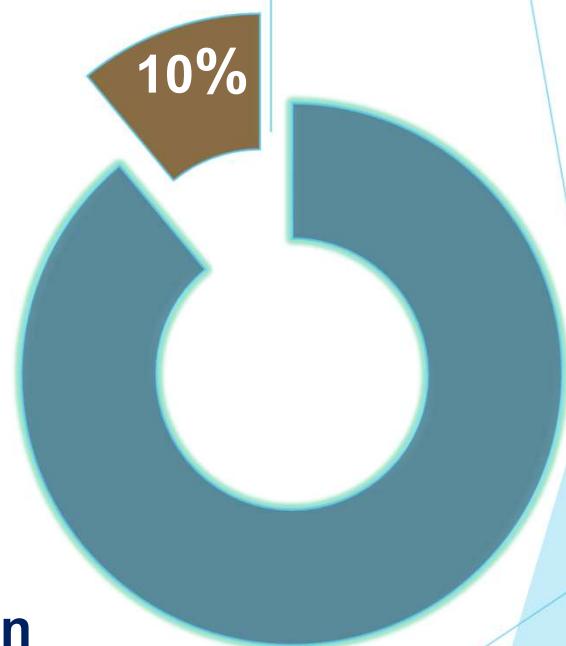
America is underinsured for LTC

70% will need LTC¹

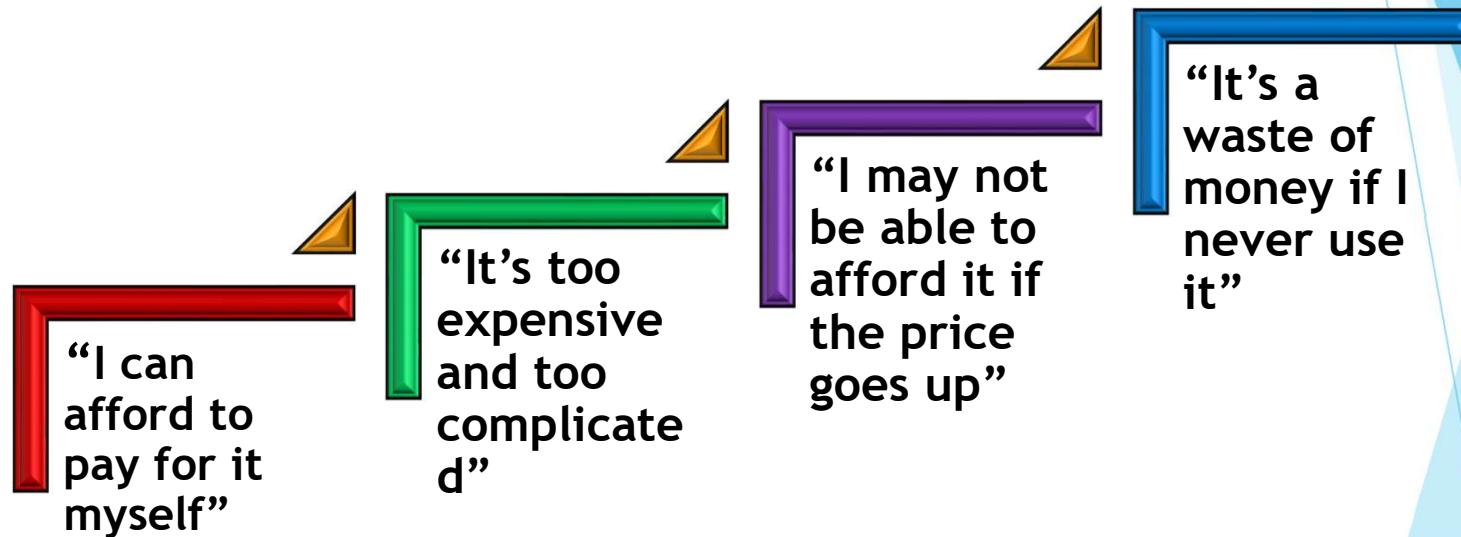
Less than 10% of Americans
have LTC coverage²

Why aren't more people
covered for LTC?

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

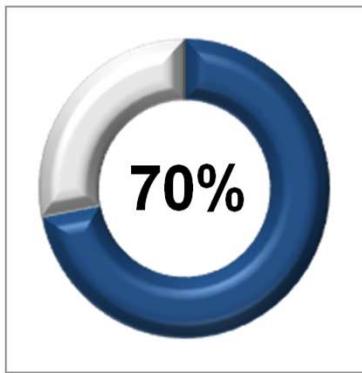


What else prevents people from purchase of LTC ?



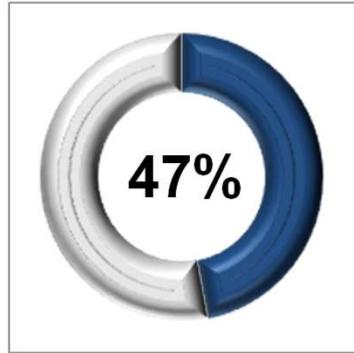
So..... what do we need to know to help people get over the hurdles and consider LTC coverage?

Misperceptions of Payment Options



→ Don't know that the Affordable Care Act doesn't cover long-term care¹

FACT - The CLASS Act, the portion of the bill covering long-term care, was repealed³



→ Think that Medicare pays for long-term care¹

FACT - Medicare only pays up to 100 days of care, has strict qualifications, and is limited in what it covers²

.... Be prepared for misconceptions

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

- 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 ☺

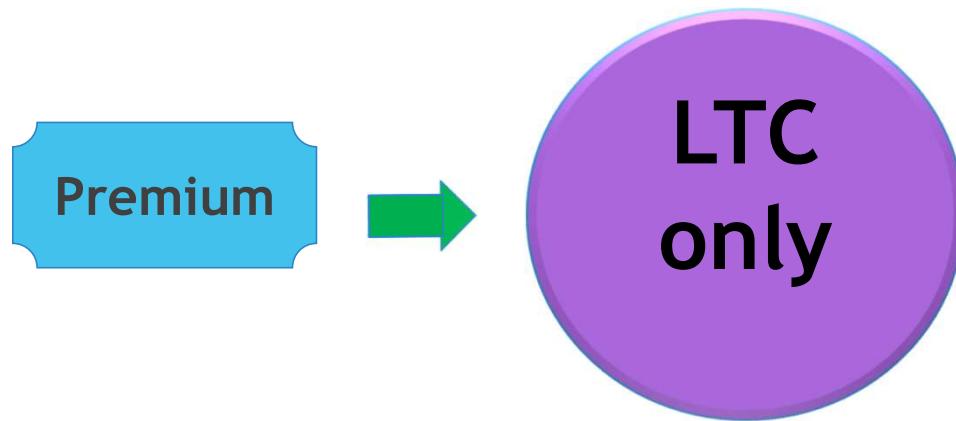
Money You Leave For

Traditional Long Term Care

Long Term Care with Annuity

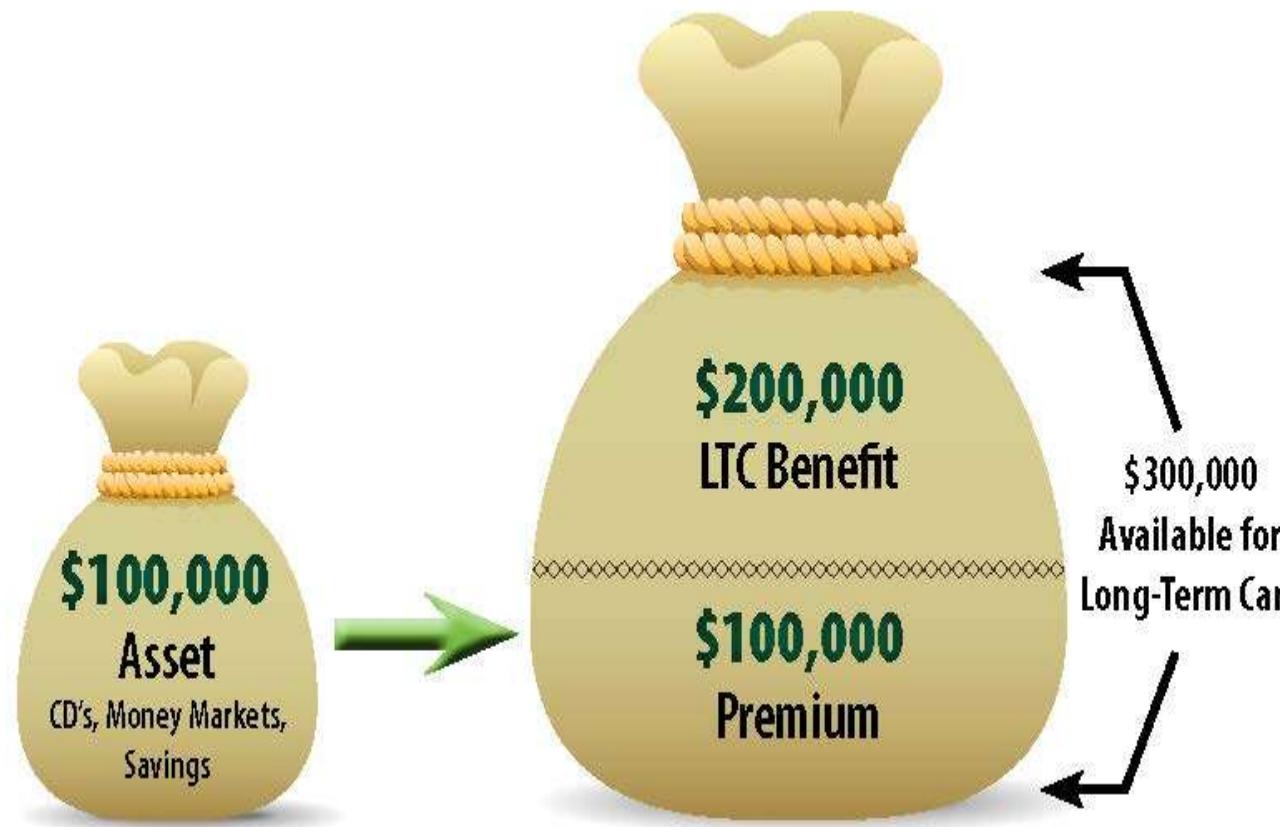
Long Term Care on Life Insurance Chassis

Traditional LTC Insurance



- **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





Plan Your Care

Protect Your Asset

Preserve your Life

Health Life 360

THANK YOU



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