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# COMMON MISTAKES

## WHEN SELECTING MEDICARE COVERAGE



### Making a decision based on a low or \$0 premium.

Just because a plan has little or no premium, does not mean that it's your best option. Either you can end up spending more or you may not be able to access the providers you want to see, sometimes BOTH!

### Relying on advice from family and friends.

Often times the people who want to help you the most end up giving the wrong information. There is a lot of shared misinformation regarding Medicare. Make sure to speak with a professional.

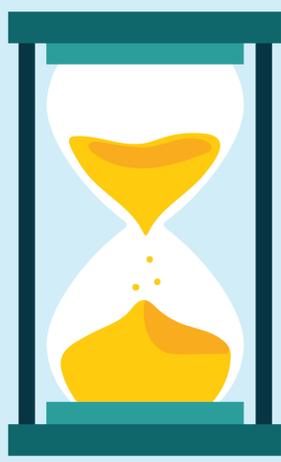


### Not knowing or understanding ALL your options.

When it comes to Medicare there a lot of things to look at. Networks, prescription costs, premium costs etc... You need to be presented with all your options, so you can be secure in knowing that you have made the right decision for your unique situation.

### Procrastinating and waiting until the last minute.

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### Thinking that the more you spend the better coverage you will get.

In some instances, spending less can get you the exact same or even better coverage for you as a more expensive plan. Sometimes spending less, will get you better coverage based on your needs.

### Working with agents that contradict themselves.

If you determine that you would like to work with an agent (which I advise), the first sign that the agent contradicts himself/herself, is the time to find a new agent. There is only one version of the truth. In my opinion, contradictions are a red flag.



### Don't look at just one company.

There are many different options to choose from. You should work with an agent or company that will present all of your Medicare coverage and prescription coverage options in the area in which you live.



**We're Here To Answer Your Questions!**