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# BREAKING NEWS

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# TURNING 65? A COMPLETE GUIDE TO MEDICARE

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## WHY MEDICARE PLANNING MATTERS

Turning 65 is one of the most important milestones in your healthcare journey. With it comes eligibility for Medicare—but also a wave of decisions that can feel overwhelming.

Between enrollment timelines, coverage choices, and plan comparisons, many individuals find themselves unsure of where to start. That's where education—and the right guidance—makes all the difference.



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# QUESTIONS?

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## COMMON QUESTIONS AND CONCERNS TURNING 65

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**DO I NEED A INSURANCE BROKER FOR MEDICARE?**

**WHAT ARE MY TURNING 65 HEALTH INSURANCE OPTIONS?**

**DO I NEED HELP WITH MEDICARE ENROLLMENT?**

**WHAT ARE MEDICARE ADVANTAGE PLANS FOR SENIORS?**

**WHAT ARE MEDICARE SUPPLEMENT INSURANCE BROKERS?**

**WHAT'S THE BEST INSURANCE FOR TURNING 65?**

**IS THERE MEDICARE PERSONAIZED MEDICARE ASSISTANCE?**

**DO I NEED HELP UNDERSTANDING MEDICARE OPTIONS?**

**ARE THERE AFFORDABLE HEALTH INSURANCE FOR SENIORS?**

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# WHY YOU NEED AN INSURANCE BROKER FOR MEDICARE

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## WHAT DOES A MEDICARE BROKER DO?

A Medicare broker acts as your personal advisor, helping you:

- Understand all available plan options
- Compare multiple insurance carriers
- Avoid costly mistakes
- Select coverage tailored to your needs

Unlike captive agents, independent brokers work with multiple carriers—giving you **more choices and unbiased guidance.**

## BENEFITS OF USING A BROKER

- Personalized recommendations
  - Access to multiple plans
  - No cost for consultation
  - Ongoing support year after year

## CHOOSING THE RIGHT BROKER

Look for someone who:

- Specializes in Medicare
- Offers multiple carrier options
- Provides education—not pressure
- Is available for long-term support

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# STEP-BY-STEP GUIDE TO MEDICARE ENROLLMENT

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## WHEN SHOULD YOU ENROLL?

Your **Initial Enrollment Period (IEP)** includes:

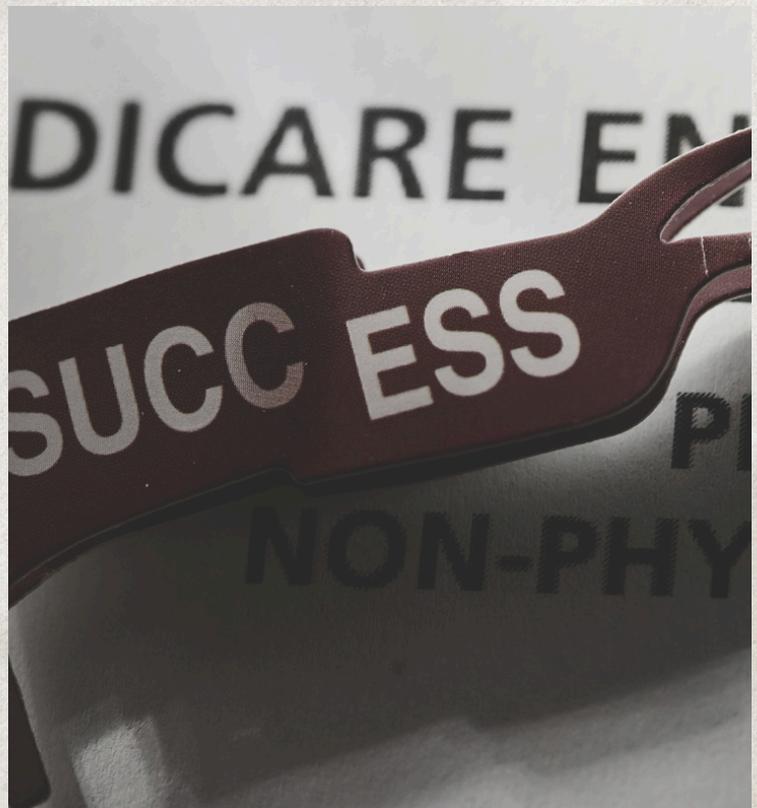
- 3 months before your 65th birthday
- Your birthday month
- 3 months after

## DOCUMENTS YOU MAY NEED

- Social Security information
- Proof of age and citizenship
- Employer coverage details (if applicable)

## COMMON MISTAKES TO AVOID

- Waiting too long to enroll
- Not understanding Part B penalties
- Choosing a plan without comparing options



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# YOUR HEALTH INSURANCE OPTIONS AT 65

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## UNDERSTANDING MEDICARE PARTS

- Part A – Hospital coverage
- Part B – Medical coverage
- Part C (Medicare Advantage) – All-in-one plans
- Part D – Prescription drug coverage



## SUPPLEMENTAL OPTIONS

- You may also consider:
- Medicare Supplement (Medigap) plans
- Stand-alone prescription plans

## TRANSITIONING FROM EMPLOYER COVERAGE

If you're still working:

- You may delay certain parts of Medicare
- Coordination with employer coverage is critical

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# MEDICARE ADVANTAGE PLANS EXPLAINED

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## WHAT IS MEDICARE ADVANTAGE

Medicare Advantage plans are offered by private insurance companies and typically include:

- Hospital and medical coverage
- Prescription drug coverage
- Additional benefits (dental, vision, hearing)

## PROS

- Lower monthly premiums
- All-in-one convenience
- Extra benefits

## CONSIDERATIONS

- Network restrictions
- Copays and out-of-pocket costs

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# MEDICARE SUPPLEMENT PLANS (MEDIGAP)

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## WHAT DO SUPPLEMENTS COVER?

Medicare Supplement plans help cover:

- Deductibles
- Coinsurance
- Out-of-pocket costs

## HOW A BROKER HELPS

- Choosing the right supplement requires:
  - Insurance Carrier comparison
  - Rate stability evaluation
  - Long-term planning

## KEY DIFFERENCES VS. ADVANTAGE PLANS

Feature	Medicare Advantage	Medicare Supplement
Network	Yes	No (nationwide access)
Costs	Lower premium, higher usage cost	Higher premium, lower usage cost
Flexibility	Limited	High

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# FINDING THE BEST INSURANCE FOR YOU

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## FACTORS TO CONSIDER

- Current health conditions
- Prescription needs
- Budget and fixed income
- Travel and provider preferences

## HOW TO COMPARE PLANS

- Look beyond premiums
- Evaluate total yearly costs
- Check provider networks

## REVIEW DRUG FORMULARIES



# FIRST-TIME MEDICARE ENROLLMENT GUIDANCE



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## WHAT FIRST-TIME ENROLLEES NEED TO KNOW

- Medicare is not automatic for everyone
- You must actively choose your coverage
- Your decisions impact long-term costs

## COMMON QUESTIONS

### Do I need Part B?

Often yes-but it depends on your employment status.

### Can I change plans later?

Yes, but options may be limited on timing



# THE POWER OF PERSONALIZED MEDICARE ASSISTANCE

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## WHAT PERSONALIZED LOOKS LIKE

- One-on-one consultations
- Needs-based recommendations
- Clear explanation of options
- Ongoing annual reviews

## WHY IT MATTERS

Every individual's situation is different.

The right guidance ensures:

- Better coverage decisions
- Lower long-term costs
- Peace of mind



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# UNDERSTANDING MEDICARE-SIMPLIFIED

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## BREAKING IT DOWN

Medicare doesn't have to be complicated when explained clearly:

- Original Medicare = Part A + Part B
- Add Part D for prescriptions
- Add a Medicare Supplement
- Or choose a Medicare Advantage plan

## COMMON MYTHS

“Medicare covers everything” → It does not

“The cheapest plan is best” → Not always

“I can enroll anytime” → Enrollment windows matter



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# YOUR PARTNER!

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## WHY CHOOSE WALKER INSURE ADVISORS

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**AT WALKER INSURE ADVISORS, WE GO BEYOND INSURANCE.**

- ·Education-first guidance
- ·Access to multiple top carriers
- ·Personalized support
- ·Community-based service

**WITH OVER 40 YEARS OF SALES EXPERIENCE AND 20+ YEARS IN INSURANCE LEADERSHIP, OUR MISSION IS TO HELP INDIVIDUALS AND FAMILIES MAKE CONFIDENT DECISIONS – ONE PERSON AT A TIME**

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**WALKER**  
INSURE ADVISORS, LLC

*HELPING THE COMMUNITY, ONE PERSON AT A TIME*

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## READY TO SIMPLIFY MEDICARE?

Let us walk you through your options-step by step

**SCHEDULE YOUR FREE CONSULTATION TODAY!**

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**WWW.WALKERINSURANCEADVISORS.COM**