



Contact the HTA Medicare Advisor
Team to set up a free consultation
Medicare@HTA-insurance.com
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Your Full-Service Partners

HTA provides all you need to transition to Medicare, acquire the best secondary coverage, and get ongoing support.

Step-by-step, we explain the Medicare enrollment process and the Medicare claims systems, so you know what to expect. Our recommendations are always specific to your situation and health needs.

Empowering you to make informed choices

Your situation is unique. That's why we provide a no-cost phone consultation, followed by a detailed summary email and report outlining your specific "action plan," based on your health needs and situation.

We work to understand your specific situation to best advise on:

- Transitioning from a Group Health Policy to Medicare
- When to enroll or defer Medicare Part B if not retiring at age 65
- What happens when you and your spouse do not turn 65 at the same time
- Open Enrollment and Guaranteed Issue Periods and late penalties
- What does Medicare cover and not cover
- Is secondary insurance necessary and what are the options

Medicare Coverage Plan

HTA shops all Medicare-related products from many leading insurance carriers.

We are here to guide you through your initial plan selections. We explain the products and help you complete the enrollment paperwork.

At each Annual Election Period, HTA is available to shop your plans and review your prescription needs to ensure you remain in the most appropriate coverage for the next plan year.

Plus, you will always have unlimited phone support for future questions and assistance.

Medicare Supplement Insurance pays the deductibles and copays on Original Medicare Parts A and B. When you first enroll in Medicare Part B or leave employer group coverage, you can apply for certain plans without having to answer medical questions. Your Medicare Supplement benefits remain the same each year. You can change your Medicare Supplement anytime, but may be subject to medical underwriting.

Medicare Advantage is an alternative to Medicare Supplement Insurance. Although you will still pay for Original Medicare Parts A and B, these plans are used instead of Original Medicare. Plan benefits change annually and should be reviewed during Annual Election Period. Changes can only be made once a year during the Annual Election Period.

Medicare Prescription Drug Plans can help cover some of your Rx costs. Initially choose a Medicare Prescription Drug plan that fits your medication list. You should enroll during your Initial Enrollment Period or Special Enrollment Period to avoid penalty. Plan benefits change annually and should be reviewed during the Annual Election Period, as changes can only be made at that time.

The Annual Election Period runs from Oct 15 – Dec 7 each year. All Medicare Supplements or healthcare policies are approved by the Federal Centers for Medicare and Medicaid Services.