SH

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Smart Choices. | *Financial Clarity.* | *Secure Futures.*

A STRATEGIC GUIDE

Hidden Financial *Consequences*

How to Think About Medicare Before You Make One of Retirement's Most Important Financial Decisions

Medicare decisions have financial consequences. This guide helps you look beneath the surface—before you choose.

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INTRODUCTION

Medicare is more than an *insurance* decision.

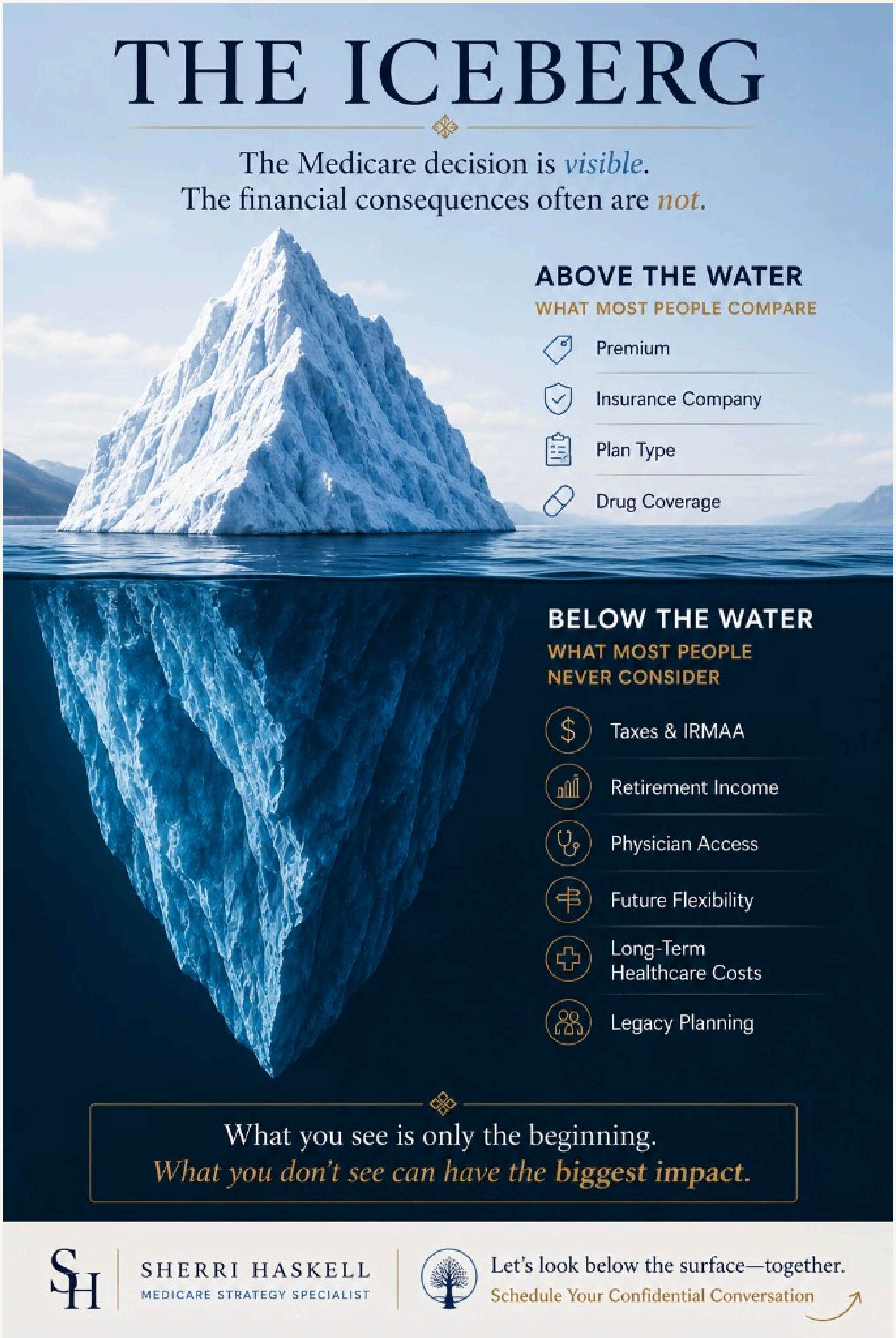
Most people approach Medicare by comparing premiums, companies and plan benefits. Those details matter—but they are only the visible part of the decision.

A Medicare choice can also affect your physicians, prescriptions, taxes, retirement income, future flexibility and the financial plan you have spent years building.

The most expensive mistakes are not always caused by choosing the “wrong” plan. Often, they begin when an important question was never asked.

This guide is designed to help you look beneath the surface, recognize the consequences that may not be obvious, and make a decision that supports the whole of your retirement—not simply your medical coverage.

> *“The right answer often isn’t the obvious one. Sometimes it’s the one nobody thought to look for.”*


THE ICEBERG
The Medicare decision is visible.
The financial consequences often are not.
ABOVE THE WATER
WHAT MOST PEOPLE COMPARE
Premium
Insurance Company
Plan Type
Drug Coverage
BELOW THE WATER
WHAT MOST PEOPLE NEVER CONSIDER
Taxes & IRMAA
Retirement Income
Physician Access
Future Flexibility
Long-Term Healthcare Costs
Legacy Planning
What you see is only the beginning.
What you don't see can have the biggest impact.
SHERRI HASKELL
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Let's look below the surface—together.
Schedule Your Confidential Conversation

01 / 07

HIDDEN CONSEQUENCE #1

Limited Choices Create Limited Solutions

Many people begin with a familiar insurance company and assume they are shopping Medicare. In reality, they may be seeing only the products that one company sells.

A single carrier can recommend only its own plans. An independent broker can compare multiple carriers and evaluate which options fit your physicians, prescriptions, budget, and priorities.

The objective is not to find the best-known company. It is to find the solution that works best for you.

> WHAT MOST PEOPLE DON'T REALIZE
>
> A broad comparison does not guarantee the right answer—but a limited comparison can prevent you from ever seeing it.

QUESTIONS TO CONSIDER

- Am I comparing the market—or only one company's products?
- How many carriers and plan types are being considered?
- Is the recommendation based on my circumstances or the company's product lineup?

02 / 07

HIDDEN CONSEQUENCE #2

The Lowest Premium Isn't Always the Lowest Cost

Premiums are easy to compare. Long-term value is not.

A plan with a lower monthly premium may expose you to higher copays, limited provider access, prescription costs, rate increases, or fewer options later. A higher premium does not automatically mean better value, either.

The right comparison considers what you are likely to pay, what you may need to access, and how much flexibility the decision preserves.

> WHAT MOST PEOPLE DON'T REALIZE
>
> Price is visible. Cost is cumulative.

QUESTIONS TO CONSIDER

- What could this option cost beyond the monthly premium?
- How have rates and out-of-pocket costs changed over time?
- What happens if my health, prescriptions, or physicians change?

03 / 07

HIDDEN CONSEQUENCE #3

Your Doctors, Prescriptions and Lifestyle Change the Answer

The plan that works beautifully for one person may be completely wrong for another.

Your physicians, specialists, prescriptions, travel, residence, employer benefits, and personal preferences all shape the decision. Choosing first and checking those details later can create disruptions that are difficult—or impossible—to reverse.

The strategy should begin with your life, not with a plan brochure.

> WHAT MOST PEOPLE DON'T REALIZE
>
> A Medicare decision is personal long before it becomes financial.

QUESTIONS TO CONSIDER

- Are my physicians and specialists accessible under this option?
- How are my prescriptions covered—and what could change?
- Does the coverage fit how and where I actually live?

04 / 07

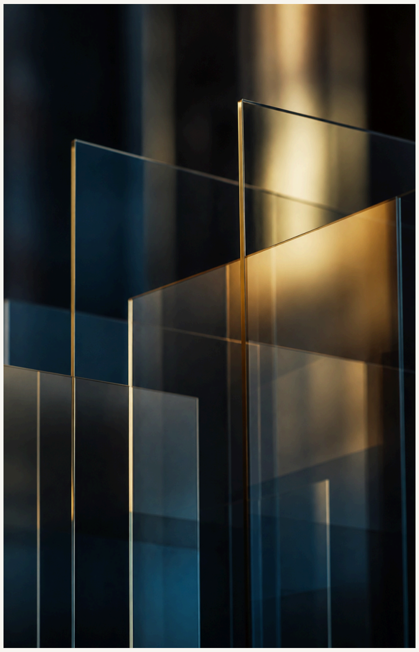
HIDDEN CONSEQUENCE #4

Healthcare Doesn’t Exist in a Financial Vacuum

Medicare can look like a healthcare decision while behaving like a financial event.

Income can affect Medicare premiums. Roth conversions, capital gains, required minimum distributions and other income events may influence future costs. Coverage decisions may also interact with employer benefits, spousal coverage and retirement timing.

That is why Medicare deserves a place in the broader financial conversation—not a separate conversation after the planning is finished.



WHAT MOST PEOPLE DON’T REALIZE

A decision made in one part of your financial life can create consequences in another—sometimes two years later.

QUESTIONS TO CONSIDER

- Could my income affect what I pay for Medicare?
- Are there upcoming financial events my Medicare advisor should prepare me for?
- Have my financial advisor and Medicare specialist compared notes?

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HIDDEN CONSEQUENCE #5

Every Decision Affects the Next One

A Medicare choice is not simply a decision for today. It can shape the choices available tomorrow.

Enrollment timing, underwriting requirements, health changes, and the type of coverage you select may affect whether you can move easily between options later. Some decisions preserve flexibility. Others narrow it.

A strong strategy considers not only what works now, but what you may want or need in the future.

> **WHAT MOST PEOPLE DON'T REALIZE**
>
> Flexibility has value—even when you do not need it yet.

QUESTIONS TO CONSIDER

- What future options does this decision preserve?
- Could a later change require medical underwriting?
- What happens if I move, travel more or develop new health needs?

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HIDDEN CONSEQUENCE #6

Last Year's Best Choice May Not Be Today's Best Choice

Medicare plans change. So do you.

Provider networks, drug formularies, benefits, premiums and cost-sharing can change from year to year. Your physicians, prescriptions, health and priorities may change as well.

An annual review is not about changing plans for the sake of change. It is about confirming that your current strategy still serves you.

> **WHAT MOST PEOPLE DON'T REALIZE**
>
> A good decision deserves to be reviewed, not simply renewed.

QUESTIONS TO CONSIDER

- When was my coverage last reviewed in detail?
- Have my physicians, prescriptions, or travel needs changed?
- Has the market created a better option—or a new risk?

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HIDDEN CONSEQUENCE #7

The Best Decision Is Rarely About Insurance

The objective is not simply to purchase a policy. It is to protect the life and retirement that policy is meant to support.

The strongest Medicare strategies consider access to care, predictable costs, financial exposure, personal preferences, and long-term flexibility together.

When those pieces are aligned, Medicare becomes less about choosing among products and more about making a thoughtful retirement decision.

> **WHAT MOST PEOPLE DON'T REALIZE**
>
> The plan is the product. The strategy is the value.

QUESTIONS TO CONSIDER

- Does this strategy protect more than my healthcare?
- Do I understand the tradeoffs—not just the benefits?
- Would I make the same decision if I were looking five years ahead?

BEFORE YOU DECIDE

Seven questions worth asking

> *Better questions lead to better decisions.*

- [ ] Am I comparing multiple carriers and coverage approaches?
- [ ] Have my physicians and prescriptions been checked before a recommendation is made?
- [ ] Am I comparing long-term value—not only today's premium?
- [ ] Could my income, taxes or retirement strategy affect Medicare costs?
- [ ] Does this decision preserve future flexibility?
- [ ] Has my current coverage been reviewed recently?
- [ ] Do I understand why this recommendation fits my complete situation?

A FINAL THOUGHT

A conversation may uncover what a *comparison* cannot.

Medicare decisions can be straightforward. They can also be surprisingly complex—especially when employer coverage, income, taxes, physicians, prescriptions, and future flexibility intersect.

You do not need to know every rule before beginning. You do need someone willing to understand your full situation before recommending a solution.

If this guide has changed the way you think about Medicare, imagine what a confidential conversation tailored to your circumstances could uncover.

NEXT STEP

Schedule Your Confidential Conversation

Healthcare decisions have financial consequences. Let's make sure yours support the retirement you've worked so hard to build.

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SCHEDULE A CONVERSATION →