Terms and Conditions, www.weissmedigap.com/terms-conditions

Introduction: Four Key Decisions to Make

First and foremost, we want to make one thing perfectly clear: We don't sell insurance — never have and never will. Nor do we get any fees from insurance agents or companies.

We earn our revenues strictly from the sale of information — not from the sale of financial products or investments. So we are 100% independent and 100% committed to helping you make critical decisions that are best for you and your family.

To get the best medical coverage with the least expense, we feel you need to make four key decisions:

Decision #1

Should I seek to get better health insurance coverage than Medicare alone can give me?

For nearly everyone, we feel the answer should be yes!

Why? Because there are gaps between what your doctor or hospital will charge you and what Medicare is authorized to pay you, or on your behalf. Moreover, often those gaps can be very big, potentially costing you a lot of money each year, or worse, preventing you from getting the medical care you need.

Decision #2

How should I cover that gap between my medical bills and what Medicare pays?

There are essentially two ways you can do it:

A. **Medigap**: You can buy extra insurance that's designed to pay for a lot of what Medicare does not cover. That's called Medicare Supplement Insurance (Medigap). Or ...
B. **Medicare Advantage**: You can sign over your Medicare coverage to a private company, like an HMO, and trust the company to hopefully do a good job of taking care of all your medical needs.

With Medigap, you pay more, but you retain your freedom of choice — so you can continue to select the doctors and medical facilities you feel are the best for you.

Medicare Advantage is usually cheaper, but you give up most of your freedom of choice. You have to seek care through their process, work strictly with their doctors, and be satisfied, hopefully, with the medical solutions they offer.

So, when boiled down to the bare bones, the big question is: *How much are you willing to pay for your freedom to choose?*

Naturally, we cannot answer that question for you. But the primary goal of this report is to help you have your cake and eat some of it too — to have both the freedom of choice and save as much money as possible. Our solution will still cost you money but, probably not nearly as much as it might have cost you without this report. In sum ...

The solution offered by this custom report is to help you find and select the best Medigap policy for you, with the strongest companies, for the least amount of money.

Decision #3

Which Medigap plan should I choose?

This is the next big decision — not only to get the coverage you feel you need, but also to avoid paying needlessly for coverage that you do not expect to need!

So this is the first key decision you must make in order to start saving money.

The key is this: There's a wide range of Medigap Plans you can choose in most states — all the way from the no-frills, basic **Plan A** ... to **Plan N**. Massachusetts, Minnesota and Wisconsin offer their own plans.

And unlike other kinds of insurance policies, the benefits of each are the same regardless of which company you decide to go with.

That's right. Medigap insurance is not like other kinds of health insurance, where you can customize your insurance policy, and your insurance contract is likely to be different in some way from nearly everyone else's.

The reason is that nearly all the Medigap plans in the U.S. are based on federal standards. So no matter which company you wind up buying from, the benefits of each policy will be virtually identical. For example, if you buy a Plan F from, say, Blue Cross Blue Shield, it should be exactly the same as the Plan F you buy from Vermont Health Plan.

That makes things a lot simpler than with other kinds of insurance policies; it makes it a lot easier to choose the Medigap plan that's best for you, and to shop around for the best deal, the focus of your next decision ...

Decision #4

Which insurance company should I buy my Medigap plan from?

Once you know which Medigap plan you want, then you can choose the best insurer for that plan. (It usually doesn't make much sense to shop first for the insurer. Reason: sometimes one insurer is cheaper with one plan, but more expensive on another, depending on what they're trying to promote.)

How This Report Helps You Make These Critical Decisions

Decision #1. Do you want better coverage than Medicare alone will give you? We assume your answer here is “yes.”

Decision #2. Do you want Medigap or Medicare Advantage? You don’t have to answer that question yet. But this report assumes that you will first give Medigap serious consideration. Then, after you have a better understanding of the costs and benefits of Medigap, you can always take a look at Medicare Advantage for a reality check.

Remember: We have no ax to grind. After all things considered, if you decide not to buy Medigap insurance, that’s fine.

Decision #3. Which Medigap plan is best for you? **Part I** of this report is dedicated to walking you through this critical decision, explaining the benefits of each plan — what’s covered and what’s not, in each.

Decision #4. Which insurance company should you get your Medigap policy from? **Part II** of this report gives you the valuable lists you need to make that decision. Rather than shopping around or making dozens of phone calls, you can see in black and white, the tables in this report show you exactly how much each insurance company will charge, based on your age, gender and zip code.