

A background image showing a stack of papers with a stethoscope resting on top. A large, faint white cross is visible in the background, suggesting a medical or healthcare theme.

Medicare Starter Guide

BY PÁLL HANSEN



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Dear Friend,

My name is **Páll Hansen**, and for over 20 years I've been helping seniors and their families across the Ozarks navigate Medicare with confidence.

Although I was born in the Faroe Islands, my family and I have lived in southwest Missouri for over 30 years. My wife of 40 years and I are blessed with eight children and thirteen grandchildren. Premier Insurance Solutions is truly a family business, and I consider every client part of that extended family.

I know Medicare can feel overwhelming. There are numerous parts, deadlines, and decisions — it's easy to feel overwhelmed. That's why I created this **Medicare Starter Guide**: to help you cut through the confusion and find peace of mind.

My mission has always been simple: **education first, sales second**. If you finish this guide with a clearer understanding of Medicare, then I've done my job.

It would be my honor to serve as your trusted Medicare advisor.

Warmly,

Páll Hansen

Founder, Premier Insurance Solutions



The Basics of Medicare

Medicare is the federal health insurance program for people age 65 and older (and some younger people with disabilities).

Here are the main parts:

- **Part A – Hospital Insurance**
Covers inpatient hospital stays, skilled nursing facilities, hospice, and some home health care.
- **Part B – Medical Insurance**
Covers doctor visits, outpatient services, preventive care, lab tests, and durable medical equipment.
- **Part C – Medicare Advantage**
Private insurance plans that bundle Parts A & B, and often Part D, into one plan. Many also include additional benefits such as dental, vision, or hearing coverage.
- **Part D – Prescription Drug Coverage**
Helps pay for prescription medications. Each plan has a list of covered drugs (formulary).

1. Visual Comparison Chart: The Four Parts of Medicare

(Drop this right after Page 2: The Basics of Medicare)

Part	What It Covers	What It Doesn't Cover	Who Provides It
A (Hospital)	Inpatient hospital stays, skilled nursing, hospice, limited home health	Deductible, long-term custodial care	Federal Medicare
B (Medical)	Doctor visits, outpatient care, preventive services, lab tests, equipment	Dental, vision, hearing, most prescriptions	Federal Medicare
C (Advantage)	Combines A + B (often D too), extras like dental, vision, hearing	Must use plan's network, may require referrals	Private insurers
D (Drugs)	Outpatient prescription drugs	Drugs not on formulary, OTC meds	Private insurers

What Medicare Does Not Cover

Original Medicare (Parts A & B) does not cover everything. Important gaps include:

- Dental care
- Vision exams and glasses
- Hearing aids
- Long-term custodial care
- Most prescription drugs

👉 This is why many seniors choose either a **Medicare Advantage plan** or a **Medicare Supplement (Medigap) plan** to fill the gaps.



Cost Scenarios: What You Might Pay

Example 1: Original Medicare Only

- \$1,600+ deductible per hospital stay
- 20% of outpatient bills with no limit
- No coverage for prescriptions, dental, or vision

Example 2: With Medigap Plan G

- Predictable monthly premium
- Nearly all out-of-pocket costs covered
- Freedom to see any Medicare doctor nationwide

Example 3: With Medicare Advantage

- Often \$0 or low monthly premium
- Co-pays for doctor visits and hospital stays
- Extra benefits (dental, vision, gym memberships)

Medicare Supplement (Medigap) vs Medicare Advantage

Medigap (Supplement Insurance):

- Works with Original Medicare (Parts A & B).
- Helps pay deductibles, copayments, and coinsurance.
- Freedom to see any doctor who accepts Medicare.
- Lower monthly premium costs with fewer out-of-pocket surprise bills.

Medicare Advantage (Part C):

- An all-in-one plan offered by private companies.
- May include drug coverage and additional benefits (such as dental, vision, and hearing).
- Often lower monthly premiums.
- Usually requires staying in a provider network.

👉 Choosing between these depends on your budget, health needs, and preference for flexibility.



Prescription Drug Coverage (Part D)

- Covers most outpatient prescription medications.
- Each plan has a **formulary** (list of covered drugs).
- Costs vary depending on the tier (generic vs. brand).
- Coverage must be reviewed yearly — formularies are subject to change.
- Late enrollment can mean penalties.



Key Enrollment Periods

- **Initial Enrollment Period (IEP):** 7 months around your 65th birthday (3 before, the month of, and 3 after).
- **Annual Enrollment Period (AEP):** October 15 – December 7 each year. Switch or adjust plans.
- **Special Enrollment Periods (SEP):** Triggered by life events (moving, losing coverage, retirement).

Missing deadlines can mean higher costs or delayed coverage.

Frequently Asked Questions About Medicare

- **Q: Do I need both Medigap and Medicare Advantage?**
No. You can only have one or the other.
- **Q: Does Medicare cover my prescriptions?**
Not with Parts A & B. You'll need Part D or an Advantage plan that includes drug coverage.
- **Q: What about my spouse? Are they covered when I turn 65?**
Medicare is individual coverage. Each person qualifies separately.
- **Q: Can I change my plan later?**
Yes, during Annual Enrollment (Oct 15 – Dec 7) or if you qualify for a Special Enrollment Period.
- **Q: How much does Medicare cost each month?**
Part A is usually premium-free if you've worked enough years. Part B has a monthly premium (set by Medicare). Advantage and Medigap plans vary by carrier.
- **Q: Does Medicare cover me if I travel out of state or overseas?**
Original Medicare covers you anywhere in the U.S. Advantage plans may limit you to a network. Some Medigap plans cover limited emergency medical care for foreign travel.
- **Q: What happens if I keep working past 65 and have employer coverage?**
You may delay Part B without penalty if you have creditable

employer coverage. Special rules apply when you retire.

- **Q: What if I already have VA or TRICARE benefits?**

You may still benefit from enrolling in Parts A & B. Each case is unique and should be reviewed.

- **Q: Do Medicare premiums get deducted from Social Security?**

Yes, most people have their Part B premium deducted directly from their Social Security check.

- **Q: Will Medicare cover long-term nursing home care?**

No. Medicare covers skilled nursing care short-term (after a hospital stay), but not long-term custodial care.

- **Q: Can I change my drug plan if my prescriptions change mid-year?**

Generally, you must wait until the Annual Enrollment Period (Oct 15 – Dec 7), unless you qualify for a Special Enrollment Period.

- **Q: What if I miss my Initial Enrollment Period?**

You may face late penalties and have to wait until the General Enrollment Period to sign up.

- **Q: How do Medicare Advantage networks work?**

HMOs typically require referrals and staying within the network. PPOs offer more flexibility but may cost more out-of-network.

- **Q: Is there financial help if I can't afford Medicare costs?**

Yes. Programs such as Extra Help (for prescription medications) and Medicare Savings Programs (for premiums and copays) may be available.



Common Mistakes Seniors Make

- Waiting too long to enroll.
- Assuming Medicare covers everything.
- Ignoring prescription drug coverage.
- Choosing a plan without checking if your doctor is in-network.
- Forgetting to review plans each year.

Medicare Readiness Checklist

- ✓ Confirm your eligibility (age 65 or qualifying disability)
 - ✓ Mark your Initial Enrollment Period dates on the calendar
 - ✓ Gather documents (Social Security card, ID, proof of residence)
 - ✓ Decide between **Original Medicare + Medigap** or **Medicare Advantage**
 - ✓ Compare prescription coverage (Part D or Advantage with drugs included)
 - ✓ Check if your doctors are in-network (for Advantage plans)
 - ✓ Schedule a **Medicare Review with Páll** to confirm your choice
- 👉 If you answered “No” to any of these, don't worry — that's precisely why I'm here.

Case Studies: Real-Life Medicare Choices

Case 1 – Mary, The Frequent Traveler (Age 67)

Mary and her husband love to visit their grandkids, who are spread across three different states. She wanted a plan that gave her **the freedom to see doctors anywhere in the U.S.** without worrying about network restrictions.

Mary chose **Medigap Plan G** alongside Original Medicare. Now she has predictable monthly premiums and nearly all of her out-of-pocket costs covered. Whether she's in Missouri, Texas, or Florida, she knows she can see any doctor who accepts Medicare.

👉 *If flexibility matters most to you, a Medigap plan may be your best fit.*

Case 2 – John, The Budget-Conscious Senior (Age 70)

John lives on a fixed income and is in generally good health. He doesn't visit the doctor often and wants to keep his monthly premium as low as possible.

John chose a **\$0 Premium Medicare Advantage plan**. He now pays little to nothing each month, and when he does see the doctor, he pays a small co-pay. He also enjoys extras, such as dental cleanings and a complimentary gym membership.

👉 *If keeping costs down is your top priority, a Medicare Advantage plan may be the right choice.*



Case 3 – Linda, The Prescription-Heavy Senior (Age 72)

Linda takes several brand-name prescriptions daily. She was worried about high medication costs and wanted to make sure her specific drugs were covered affordably.

Linda worked with Páll to compare Part D formularies. Together, they found a plan that covered all her medications at the lowest cost. By enrolling in the right **Prescription Drug Plan (Part D)**, she now saves hundreds of dollars each year.

👉 *If you take regular prescriptions, reviewing your Part D coverage is essential.*


Case 4 – Robert, The Extra Benefits Seeker (Age 68)

Robert was surprised to learn Medicare doesn't cover dental, vision, or hearing aids. Those were important to him, so he wanted a plan that bundled those benefits in.

Robert chose a **Medicare Advantage PPO plan** that included dental, vision, and hearing coverage, along with a prescription drug plan. He likes knowing his routine care is all under one card.

👉 *If extra benefits matter most to you, an Advantage plan with added coverage may be a great fit.*

Case 5 – Betty, The Rural Senior (Age 74)



Betty lives in a small town where healthcare providers are limited. She worried about being “locked in” to a network if she chose a Medicare Advantage plan.

Betty chose a **Medigap plan** because it lets her see any doctor nationwide who accepts Medicare. She feels at peace knowing that if she ever needs specialty care in a bigger city, she won't be restricted.

👉 *If you live in a rural area, Medigap may give you the best access to care.*

Medicare Case Study Grid – “Which One Sounds Like You?”

Persona	Profile	Main Concern	Plan Chosen	Why It Works
Mary, 67 – <i>The Traveler</i>	Visits kids in multiple states	Needs freedom to see doctors anywhere	Medigap Plan G	Nationwide access, predictable costs
John, 70 – <i>The Budget-Conscious Senior</i>	On fixed income, healthy	Wants lowest monthly cost	\$0 Premium Advantage Plan	Low/no premium, only pays small copays when needed
Linda, 72 – <i>The Prescription-Heavy Senior</i>	Takes several brand-name drugs	High medication costs	Part D Prescription Plan	Saves hundreds yearly, covers her medications
Robert, 68 – <i>The Benefits Seeker</i>	Wants extras (dental, vision, hearing)	Medicare doesn't cover these	Advantage PPO Plan	Bundled extras, one card for care
Betty, 74 – <i>The Rural Senior</i>	Lives outside metro area	Few local doctors, hates networks	Medigap Plan	See any doctor who takes Medicare



What Our Clients Say

“Páll is a pretty neat dude, I think. He comes by and sits down with you and drinks your coffee and acts like he's part of the family when he's here — and when he's done, we're usually pretty satisfied with what he had to say. We look forward to yacking at him when we can.”

— *Jerry A., Springfield, MO*

“We've been satisfied. We've had Páll for years and he's always led us in the right direction. He's come to the house and spent time with us and we appreciate that. He feels like family. We trust him. He's a Christian man and we just really wouldn't do it any other way every year.”

— *Sandra & Claude A., Branson, MO*

“Páll has done a wonderful job ever since we contacted him. I would highly recommend him as a Medicare agent.”

— *Steve A., Springfield, MO*

“I would recommend Páll Hansen as an insurance agent. He isn't typical. He doesn't pressure you. He gives you information and lets you make a decision; no pressure at all. He is reliable; he's there when we need him. I feel like I can call him if I have a problem and he will do his best to get an answer and help us out. We have been with him for maybe five or six years. He is a Christian man. We do have some things in common that we



find... helpful. He was just sort of a friend from the first time we met him.”

— *Jan C., Springfield, MO*

“I was working at Walmart. My husband and I were approaching Medicare age, so I started asking my customers who they used for their supplement plans. I got a handful of recommendations and Páll Hansen was one of them. I called all of them. Some seemed pushy, but Páll did not. My gut told me he was the one. We've been with him for several years now and I would highly recommend him.”


— *Beverly A., Springfield, MO*

“I trust Páll; I do. The thing concerning Medicare is that it's confusing to a lot of people, including us. Páll Hansen has been our agent for several years. He's always kept us informed of what we need to know. He's an honest man, you can trust him, and to me that's everything that you need to know.”

— *Tom A., Monett, MO*

“Páll has for me been an advisor for Medicare supplements, which as people know can get rather complicated. Páll listens to what I need or what I want. He's always ready to give me what I'm looking for. He doesn't try to sell me anything. He tries to listen to what I want. I've been with Páll for about ten years, I guess, and could not be more pleased with his representation. Páll's a good guy. I would very much recommend him; highly!”

— *Jim B., Springfield, MO*



“I think Páll is a super nice guy. I'd give him a 10 out of 10 on all his programs. He takes his time and goes through it with a fine-tooth comb. I would definitely recommend him... He recently helped my wife save money on her insulin.”

— *James A., Branson, MO*

Helpful Resources

- [Medicare & You Handbook \(Official CMS\)](#)
- [Medicare Plan Finder](#)
- <https://insurancesolutions4seniors.com/contact-us>

Next Steps

Making the right Medicare choice can save you money and stress for years to come.

That's why I offer a **Free Medicare Review** — a one-on-one conversation where we'll walk through your needs and find the plan that truly fits.

 Call me today: [\(417\) 838-6550](tel:(417)838-6550)

 Or schedule online: <https://insurancesolutions4seniors.com/calendar>

Appointments are limited, so reserve your spot now.

No pressure. Just clarity, confidence, and care.