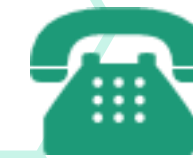




Steve Lujan



MEDICARE MAN



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Steve@HelpMeMedicareMan.com



www.HelpMeMedicareMan.com

Independent Broker - CA License # 0K39663

Also licensed in: **AZ, CO, HI, MD, MS, NE,
NV, OR, PA, SC, TX, UT, WA**



My Story



in DC



3

Key Questions to Ask Yourself:

✓ Do I need to sign up for Medicare at 65? (20+ Employees)/Retired/Covered under spouse

✓ Original Medicare vs. Medicare Advantage — What's Best For Me?

✓ Which company should I choose?



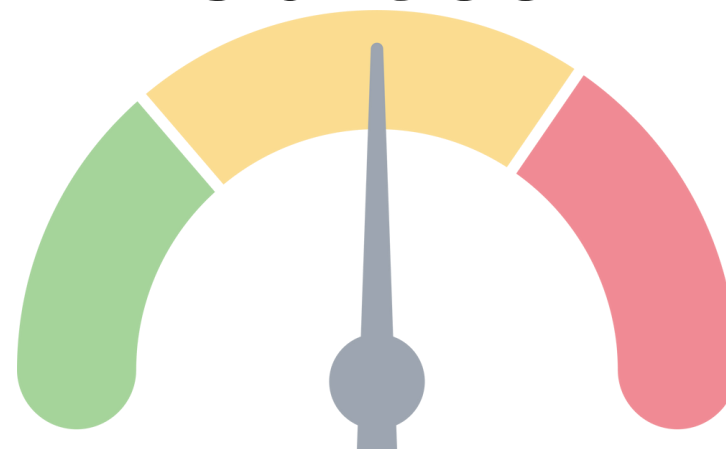
Before Turning 65 or Retiring

0 - 3
months

High Stress!
Critical action
steps required
to avoid gaps in
coverage and/or
late enrollment
penalties

4 - 9
months

Medium
Stress



10+
months

Easy/No
Stress



Federal Health Insurance Program: Medicare

Part A = Hospital Insurance

Helps pay if you go to:

- A hospital
- A nursing home (short-term)
- Hospice or get care at home

✅ Most people get Part A free.



Source: Medicare.gov

Part B = Medical Insurance

Helps pay for:

- Doctor visits
- Tests and x-rays
- Outpatient care and shots

💰 You pay a monthly cost for Part B.





Original Medicare **98%** and **80%**

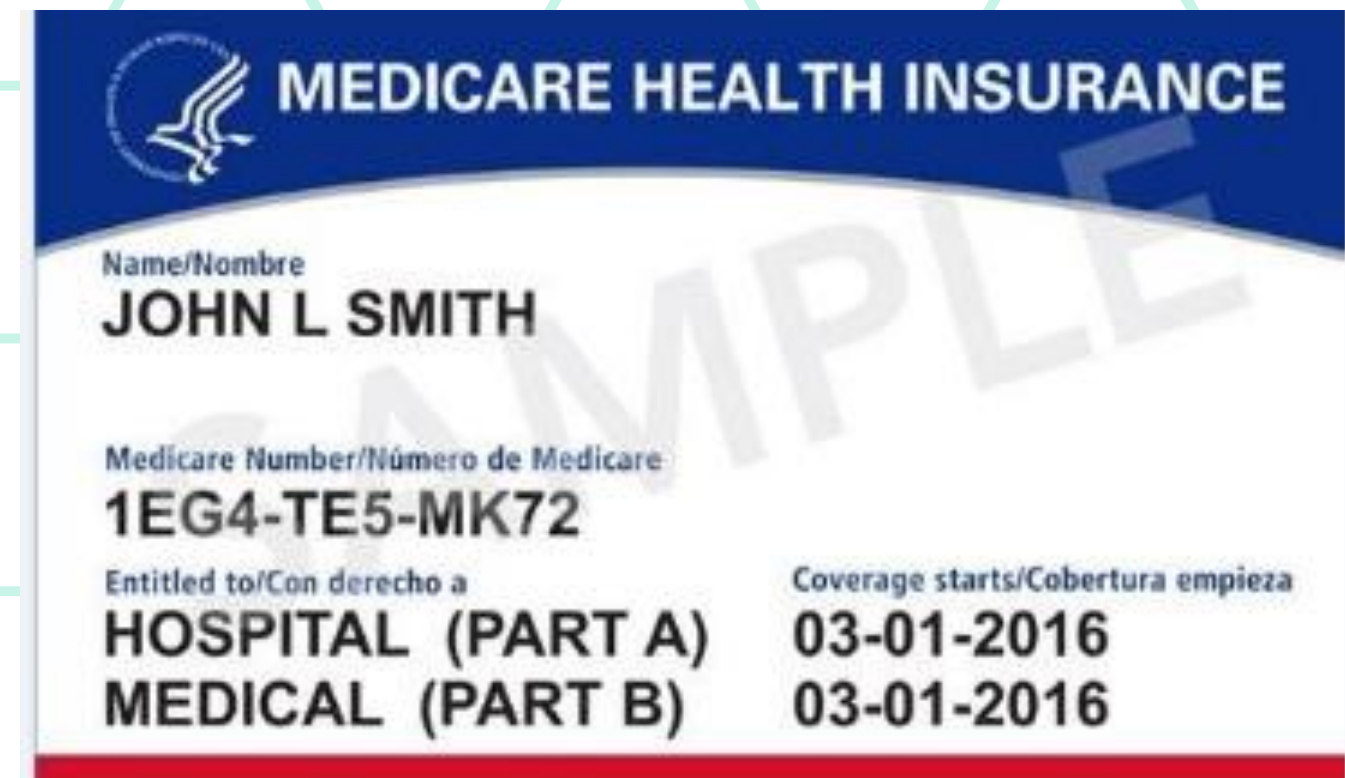


Part A

Helps pay for hospital stays and inpatient care

Part B

Helps pay for doctor visits and outpatient care





Medicare **2025** PART B PREMIUMS BY INCOME

If your filing status and yearly income in **2023** was:

| Individual Tax Filler | File Joint Tax Return | Income Related Monthly Adjustment | (In 2025) Each month you pay |
|---------------------------------|-----------------------------------|-----------------------------------|---------------------------------|
| \$106k or less | \$212k or less | 0 | \$185.00 |
| Above \$106k up to \$133k | Above \$212k up to \$266k | \$ 74.00 | \$259.00 |
| Above \$133k up to \$167k | Above \$266k up to \$334k | \$ 185.00 | \$370.00 |
| Above \$167k up to \$200k | Above \$334 up to \$400k | \$ 295.90 | \$480.90 |
| Above \$200k and less than 500k | Above \$400k and less than \$750k | \$ 406.90 | \$591.00 |
| \$500k or above | \$750k and above | \$ 443.90 | \$628.00 |



Medicare **2025** PART D PREMIUMS BY INCOME

If your filing status and yearly income **in 2023** was:

| Individual Tax Filler | File Joint Tax Return | Income Related Monthly Adjustment | Total Monthly Premium |
|---------------------------------|-----------------------------------|-----------------------------------|------------------------------------|
| \$106k or less | \$212k or less | \$0.00 | \$0 |
| Above \$106k up to \$133k | Above \$212k up to \$266k | \$ 12.90 | \$13.70 + your plan premium |
| Above \$133k up to \$167k | Above \$266k up to \$334k | \$ 33.20 | \$35.30 + your plan premium |
| Above \$167k up to \$200k | Above \$334k up to \$400k | \$ 53.80 | \$57.00 + your plan premium |
| Above \$200k and less than 500k | Above \$400k and less than \$750k | \$ 74.80 | \$78.60 + your plan premium |
| \$500k or above | \$750k and above | \$ 81.00 | \$85.80 + your plan premium |

Private Insurance (20%)

Original Medicare + Medicare Supplement Plan

Advantage or Part C =
HMO/PPO

VS

**NATIONWIDE
NETWORK**

**HMO or PPO
NETWORK**

- Select Your Own
- 98% Nationwide
- \$257 Annual Cap

- Tied to a Network
- County Specific
- \$8k to \$13k Annual Cap



MEDICARE
PART D



Health Underwriting Needed

Private Insurance (20%)

Original Medicare + Medicare Supplement Plan

**NATIONWIDE
NETWORK**



MEDICARE
PART D

- \$165/month (65yrs) increase by 12% to 20%
- \$257 part B annual deductible
- \$0 copay, \$0 Coinsurance, NO surprise bills



Health Underwriting Needed

VS

Advantage or Part C =
HMO/PPO

**HMO or PPO
NETWORK**

- Low or (\$0) monthly premium
- Low or (\$0) Medical deductible
- \$8k to \$13k *Govt sets the limit each year

What is **NOT** covered by Medicare?

- ☐ Long term care
- ☐ Dental care
- ☐ Vision care
- ☐ Hearing aids
- ☐ Foreign travel
- ☐ Cosmetic surgery





Fall Medicare Open Enrollment Period






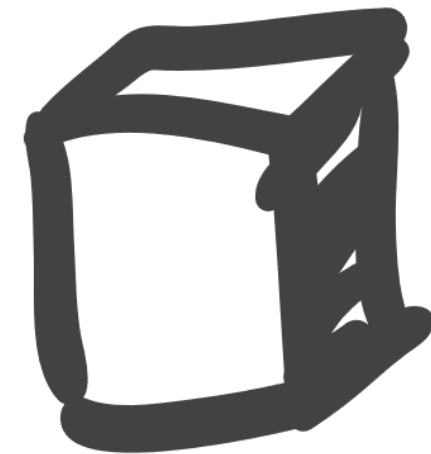
**October 15th through
December 7th**

**Coverage
begins January
1st**



Key Questions to Ask When You're on Medicare

-  Am I on the right Medicare plan for my health and budget?
-  Are my doctors and prescriptions still covered?
-  Should I stay where I am—or explore other options?





BUYER BEWARE!





www.HelpMeMedicareMan.com



Steve Lujan

Welcome to my scheduling page. Please follow the instructions to add an event to my calendar.



Financial Advisor One to One (20 min)



Let's expand our village by learning more about each other and our practice.



New to Medicare Appointment for Clients (30 min)



Medicare planning for those enrolling in Medicare for the first time.



Medicare Plan Review (15 Min) Phone Call



Existing Client (15 Min) Phone Call



POWERED BY
Calendly



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