



NCRO PRESENTATION 10/21/15

Double Health USA (DHUSA) is an insurance agency and consulting organization focusing on Seniors, Small Businesses, Low Income groups and others that don't always receive the attention that they need and deserve.

MEDICARE AND MEDICARE INSURANCE PRODUCTS

Understanding Medicare and Medicare Insurance Products can be a daunting and confusing task. The DHUSA approach is to provide the following:

- 1) Education – by providing a good basic understanding of Medicare and Medicare Insurance Products.
- 2) Consultation – with questions and issues
- 3) Analysis – by listening to your needs and finding plan features and plans that meet those needs.
- 4) Fulfillment – by helping you select a plan and enroll in the plan that best suits your needs.

EDUCATIONAL APPROACH

We believe that a basic education in Medicare and Medicare Insurance Products will help you make the best informed decision on Medicare and Medicare Products. Therefore no specific Insurance companies or plans are discussed in the basic educational process.

One way to gain a basic education of Medicare and Medicare Insurance Products is to try to answer twelve basic questions. These questions which will be described, but not discussed in detail are as follows:

- 1) What is Medicare?
- 2) What does each part of Medicare cover?
- 3) What are Medicare Part D Rx Plans?
- 4) What doesn't Medicare cover?
- 5) What is Original Medicare with a Part D Rx Drug Plan?
- 6) What are the strong points and possible issues with Medicare A&B (Original Medicare) plus a Part D Rx Plan?
- 7) What is Original Medicare with a Part D Rx, and a Medicare Supplemental Plan?
- 8) What are the strong points and possible issues with Medicare A&B, Part D Rx, and a Medicare Supplemental Plan?
- 9) What is a Medicare Advantage Plan with Rx Plans?
- 10) What are the strong points and possible issues with Medicare Advantage Plans?

- 11) What are Medicare and Medicare Plan features to consider in making your choices?
- 12) What are personal issues you need to consider your choices?

If you are interested in learning more about the Medicare 12 Questions you can

- 1) Download a copy from the National Chrysler Retiree Organization website.
- 2) Download a copy from the Double Health USA website.
- 3) Attend a DHUSA Webinar (Additional information will be sent to NCRO members)
- 4) Request a copy from DHUSA in person, phone or email.
- 5) Request an individual meeting.
- 6) Request an individual telephone consultation.

WHY WORK WITH DOUBLE HEALTH USA?

Double Health USA is licensed in 34 states, but we concentrate on Michigan.

Double Health as an independent agency represents health plans such as Blue Cross Blue Shield of Michigan, Health Alliance plan (HAP), Humana, Aetna, Mutual of Omaha, United Health Care, CIGNA, and Transamerica.

DHUSA is client driven, rather than Health Plan driven.

Double Health USA has a flexible approach to provide you with the assistance you need as follows:

- 1) We provide education and information – if that's all you need to make your decision, we're happy that we could be of service.
- 2) We provide back-up assistance and trouble-shooting for the do those who like to do things themselves – Many people like to do things themselves, but it's always nice to have an independent source for questions and problems that might arise. We would ask you to name us as your agent, if you select one of the insurance companies that we represent.
- 3) We provide end to end service – from advising you on how to apply for Medicare to filing your application for the Plan of your choice, Double Health USA will be there every step of the way. If you so desire.
- 4) We do house calls – we're happy to talk to you at home, a public place, or over the phone.

There are never any charges to you for our services. Double Health USA is compensated by Health Plans, when you choose one of their products.

Yesterday, Today, and Tomorrow, Double Health USA will be here for you.

DOUBLE HEALTH USA TOLL FREE 1-866-600-7083 or WWW.DOUBLEHEALTHUSA.COM

