
YOUR COMPLETE ROAD MAP TO

MEDICARE ENROLLMENT GUIDE

Without the Confusion



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INSIDE YOU'LL DISCOVER

- The 5 costly Medicare mistakes most seniors make
- Step-by-step enrollment instructions anyone can follow
- Real comparisons of what you'll actually pay
- Which plan type fits YOUR specific situation
- Free personal consultation included

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A MESSAGE FROM NICK

Why I Created This Guide

If you're turning 65 soon, you've probably already experienced it: the flood of confusing postcards, the aggressive sales calls during dinner, the insurance jargon that makes your head spin. Everyone telling you their plan is "the best" but nobody taking the time to explain what that actually means for you.

I started in the insurance industry in 2019, and since then, I've helped hundreds of people navigate their Medicare decisions. What breaks my heart is how many seniors I meet who were pressured into the wrong plan, lied to about their coverage, or simply left confused and overwhelmed.

That's why I created this guide.

My goal isn't to sell you something. It's to educate you so you can make the right decision for your unique situation. Some of my clients choose Medicare Advantage. Some choose Medicare Supplements. What matters is that they understand exactly what they're getting and why it's the best fit for their needs and budget.

My Promise to You

- You'll never feel pressured
- You'll never be sold to
- You'll get honest answers and clear explanations
- You'll have someone who genuinely cares about getting this right for you

I'm here when you're ready.

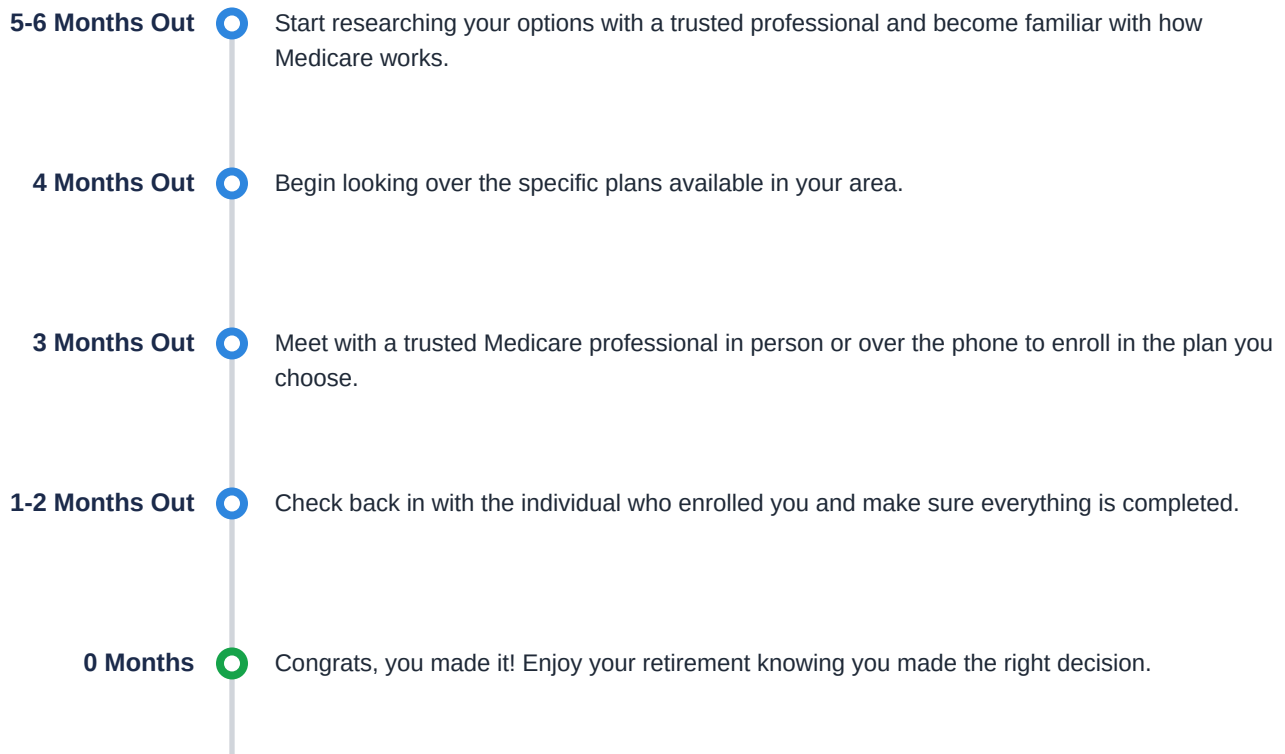
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P.S. After you read through this guide, I'd love to answer any questions you have. Give me a call, and let's talk about your specific situation.

Your Medicare Enrollment Timeline

Follow this timeline to ensure you won't incur any late enrollment penalties.



Medicare Enrollment: Step-by-Step

If you are turning 65 in the next six months, you are nearing your Initial Enrollment Period. This is the three months before your birth month, your birth month, and the three months after.

Once you are 3 months from your 65th birthday, you can sign up for Medicare Part A and Part B by:

- Calling Social Security at 1-800-772-1213 or visiting a local office
- Going to www.ssa.gov and creating an account to apply online
- Calling Nick Depke Insurance Agency at 402-680-6171 (takes about 15 minutes!)

□ After applying, you'll receive your Medicare Health Insurance Card in the mail approximately 3-4 weeks later. Once received, you can enroll in a plan.

THE 5 COSTLY MEDICARE MISTAKES

1 Mistake #1: Missing Your Enrollment Window

THE PROBLEM:

If you don't sign up during your Initial Enrollment Period (3 months before your birthday month, your birthday month, and 3 months after), you'll face late enrollment penalties that last for LIFE, a 10% penalty on Part B for each 12-month period you were eligible but didn't enroll, and gaps in coverage.

EXAMPLE: Miss enrollment by 18 months = 10% penalty. Part B normally \$202.90/month becomes \$223.19/month. You'll pay that extra \$20.29/month for the rest of your life.

HOW TO AVOID IT:

Mark your calendar NOW. Set reminders for 6 months, 3 months, and 1 month before your 65th birthday.

2 Mistake #2: Choosing Based on Premium Alone

THE PROBLEM:

Seeing a "\$0 premium" Medicare Advantage plan and assuming it's the cheapest option without looking at out-of-pocket maximums, copays, network restrictions, or prescription drug costs.

EXAMPLE: Plan A: \$0/month premium BUT \$7,500 out-of-pocket max. Plan B: \$45/month premium BUT \$3,500 out-of-pocket max. If you have ANY health issues, Plan B saves you thousands.

HOW TO AVOID IT:

Compare total annual costs, not just the monthly premium.

3 Mistake #3: Not Checking Your Prescriptions

THE PROBLEM:

Every plan covers drugs differently. Your prescriptions might not be covered at all, require prior authorization, or cost \$10/month on one plan and \$300/month on another.

HOW TO AVOID IT:

Make a list of your current prescriptions (name and dosage) before choosing any plan. I'll run them through every available plan to find your best option.

5 COSTLY MISTAKES (CONTINUED)

4 Mistake #4: "Set It and Forget It"

THE PROBLEM:

Plans change EVERY year. Your \$0 copay for your primary doctor this year might be \$20 next year. The drug that was covered might not be anymore.

EXAMPLE: I had a client who stayed in the same plan for 3 years. When we reviewed it, her medications had gone from \$40/month to \$180/month. A new plan saved her \$1,400/year. She could have switched during Annual Enrollment (Oct 15 - Dec 7).

HOW TO AVOID IT:

Review your plan EVERY YEAR during the Annual Enrollment Period. I do this automatically for my clients.

5 Mistake #5: Working with a Captive Agent

THE PROBLEM:

Some agents only sell ONE insurance company's plans. They're not showing you all your options, just the options that benefit their employer.

HOW TO AVOID IT:

Work with an independent broker (like me) who can compare plans from ALL carriers in your area and recommend what's truly best for you.

These mistakes can cost you thousands and cause serious coverage gaps.

The good news? They're all 100% avoidable.

Ready to get this right? Call 402-680-6171

How Medicare Works: The Basics

What you initially enroll in with Medicare is:

Part A (Hospital)

\$0

Part B (Medical)

\$202.90/mo

(2026 standard amount. Higher earners may pay more based on income 2 years prior.)

What is "Original Medicare"?

This is called "Original Medicare." This is what people mean when they say, "Medicare pays 80%, and you pay 20%." If you have only Medicare Part A and Part B, you are responsible for 20% of any medical or hospital services.

WHY THIS MATTERS

If you were diagnosed with cancer and had \$1,000,000 in treatment bills, you would be responsible for 20% (\$200,000). That's why additional coverage is essential.

The Good News:

Medicare Advantage and Medicare Supplements were created to help make that 20% more affordable for you. Let's look at how they compare.

Quick Comparison: Which Plan Type is Right for You?

Feature	Medicare Advantage	Medicare Supplement
Monthly Cost	\$0-\$50 + Part B	\$100-\$300 + Part B
Annual Deductible	Varies by plan	\$283/year (Plan G, 2026)
Doctor Choice	Must use in-network	ANY doctor accepting Medicare
Referrals Needed?	Often yes	No referrals needed
Prior Authorization?	Often required	No prior auth needed
Best for Travel?	Limited (network)	Excellent (nationwide)
Rx Drugs	Usually included	Must buy Part D (\$0-\$35/mo)
Dental/Vision/Hearing	Often included	Must buy separately
Out-of-Pocket Max	\$3,000-\$8,000/year	After deductible, \$0
Best For	Healthy, local, tight budgets	Travelers, flexibility, chronic

Consider Medicare Advantage if:

- You're generally healthy
- You don't travel much
- Your doctors are in-network
- You want dental/vision included
- You prefer lower monthly costs

Consider Medicare Supplement if:

- You travel frequently (snowbirds)
- You want any doctor, anywhere
- You have chronic health conditions
- You don't want copay surprises
- You value predictable, fixed costs

Still not sure? This is exactly what I help with.

Call 402-680-6171 and we'll figure out YOUR best option.

PRESCRIPTION DRUG COVERAGE

Understanding Part D

Medicare Part D provides prescription drug coverage. If you choose a Medicare Supplement, you'll need to add a standalone Part D plan. Medicare Advantage plans typically include drug coverage.

Key Part D Facts

- Part D plans cost between \$0 and \$35/month in most areas
- Every Part D plan has a formulary (list of covered drugs)
- Drugs are organized into tiers: generics cost less, brand-name cost more
- The maximum out-of-pocket for Part D is \$2,000 in 2025 and \$2,100 in 2026
- You can change Part D plans every year during Annual Enrollment (Oct 15 - Dec 7)
- Late enrollment penalties apply if you don't sign up when first eligible

WHY THIS MATTERS FOR YOUR DECISION

Which plan covers YOUR specific medications at the lowest cost varies dramatically. Before choosing any plan, provide your medication list and I'll run a comprehensive comparison. This single step can save you hundreds or even thousands per year.

"Set It and Forget It" Applies to Drugs Too

Drug formularies change annually. A medication that costs \$10 this year could jump to \$100 next year on the same plan. This is one of the biggest reasons I review every client's coverage annually during the Annual Enrollment Period.

Top Medicare Myths, Busted

MYTH: *"Medicare covers everything."*

TRUTH: It doesn't. Original Medicare has no out-of-pocket maximum and doesn't cover dental, vision, or hearing.

MYTH: *"I have to use the same agent my friend used."*

TRUTH: You can work with any licensed agent. An independent broker can compare ALL carriers, not just one.

MYTH: *"I can only change plans during Open Enrollment."*

TRUTH: There are multiple enrollment periods depending on your situation. Special Enrollment Periods exist for qualifying life events.

Frequently Asked Questions

Q: Why is this consultation free? What's the catch?

There's no catch. I'm paid a commission by the insurance companies when I enroll you in a plan. The plans cost the same price no matter who you use. The difference is I'm an independent broker showing you plans from ALL carriers.

Q: Will you pressure me to buy a specific plan?

Never. My job is to show you options and explain the pros and cons. You make the final decision.

Q: Can I change plans later if I don't like it?

Yes! Medicare Advantage plans can be switched every year during Annual Enrollment (Oct 15 - Dec 7). Medicare Supplements can be switched anytime, though health questions may apply after your initial 6-month window.

Q: Do you help after I enroll?

Absolutely. You'll have my personal number. Confusing bills, finding specialists, coverage questions: that's all part of my ongoing service to you.

Q: What if I move to another state?

I can help with that transition. Medicare Supplements work nationwide. For Medicare Advantage, I'll help you find a new plan in your new location.

Your Pre-Enrollment Checklist

- Gather your Medicare card (or know your enrollment date)
- Make a list of all current prescriptions with name and dosage
- Know your doctors: primary care, specialists, preferred hospital
- Understand your monthly budget for healthcare costs
- Think about your lifestyle: Do you travel? Snowbird? RV?
- Consider your health: Any chronic conditions or upcoming procedures?
- Decide what matters most: lower premiums or lower out-of-pocket risk?
- Schedule a free consultation with an independent broker

Why This Service is 100% Free

I get paid a commission by the insurance companies when I enroll you in a plan. The plans cost the exact same price no matter who you use. Whether you call me, another agent, or go directly to the carrier, the price is identical.

So what's different about working with me?

- I'm independent: I compare plans from ALL carriers, not just one
- I educate first: You'll understand exactly what you're choosing
- I do annual reviews: I check your plan every year to make sure it's still the best fit
- I'm your ongoing resource: Questions, billing issues, life changes: I'm a phone call away

I KNOW THIS IS A LOT OF INFORMATION...

That's exactly why I created this guide, and why I'd love to help you navigate all of this personally.

- I'll never pressure you. This is your decision.
- I'll show you ALL your options, not just the highest-commission plans.
- I'll run your specific numbers: your doctors, prescriptions, situation.
- I'll be there after enrollment for as long as you're on Medicare.

READY TO GET STARTED?

- **Call:** 402-680-6171
- **Email:** Ndepke@healthmarkets.com
- **Text:** 402-680-6171

*I look forward to helping you navigate
Medicare with confidence.*



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