HOW TO HAVE THE MEDICARE CONVERSATION

BEFORE YOU START, REMEMBER:

- Be patient
- You don't have to know all the answers.
- Reinforce that clients are in control of their choices.

Approaching the topic of health care costs in retirement with clients can be intimidating. Even if your client brings it up, you may feel uneasy because it's outside your expertise or seems intrusive.

Here are some of the main opportunities for the conversation — plus, how to navigate the conversation.

CONVERSATION ENTRY POINT

WHEN	WHAT TO SAY	HOW TO REFER
Before a client's 65th birthday	""Even if 65 seems far off, it's smart to start planning early. Getting ahead of Medicare now can save money and avoid penalties later."	"I can connect you with trusted experts at Riley and Associates who'll make the Medicare process easier and help you find the right plan."
Open Enrollment Period (Oct. 15 – Dec. 7)	"Medicare Open Enrollment is coming up. It's a good time to check your coverage and avoid surprises."	"Call Medicare Direct Connect—they'll review your current plan and see if you can save or get better coverage."
Discussing taxes	"Higher incomes can mean higher Medicare premiums. Let's keep that in mind when reviewing your finances."	"Riley & Associates can help you find plans that manage health costs more affordably."
Discussing Social Security	"Starting Social Security early or late affects how Medicare premiums are paid. Let's plan accordingly."	"Talk to Riley and Associates — they'll explain your costs and help you make the best choice."

Riley & Associates
Medicare Direct Connect
A Non-Government Entity

WE'RE HERE TO HELP YOU AND YOUR CLIENTS

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