TMG
TIDEWATER MANAGEMENT GROUP

Welcome

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⅕ of the state population is enrolled in Medicare (approx. 1.1 million people in SC)

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17% of Medicare eligibles were disabled and under the age of 65

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Medicare Supplements for those under 65 are in a high risk pool and cost approx. $1000/month

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Medicare Supplement vs Medicare Advantage

(approx. 276,000 in SC)

(approx. 368,000 in SC)

Medicare Supplement

- No networks

Medicare Advantage

- Network based

Medicare Supplement

- ❏ No networks
- ❏ No prior authorizations

Medicare Advantage

- ❏ Network based
- ❏ Can impose prior authorizations

Medicare Supplement

- ❑ No networks
- ❑ No prior authorizations
- ❑ Plan never changes

Medicare Advantage

- ❑ Network based
- ❑ Can impose prior authorizations
- ❑ Plans can/do change

Medicare Supplement

- ❏ No networks
- ❏ No prior authorizations
- ❏ Plan never changes
- ❏ Premiums increase with age

Medicare Advantage

- ❏ Network based
- ❏ Can impose prior authorizations
- ❏ Plans can/do change
- ❏ Premiums are not based on age

Medicare Supplement

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- ❏ No prior authorizations
- ❏ Plan never changes
- ❏ Premiums increase with age
- ❏ More reactive

Medicare Advantage

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- ❏ Plans can/do change
- ❏ Premiums are not based on age
- ❏ More pro-active

Medicare Supplement

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- ❏ Plan never changes
- ❏ Premiums increase with age
- ❏ More reactive
- ❏ No drug benefit

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- ❏ Comp health w/ drug coverages

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- ❏ No drug benefit
- ❏ Little to no extra benefits

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