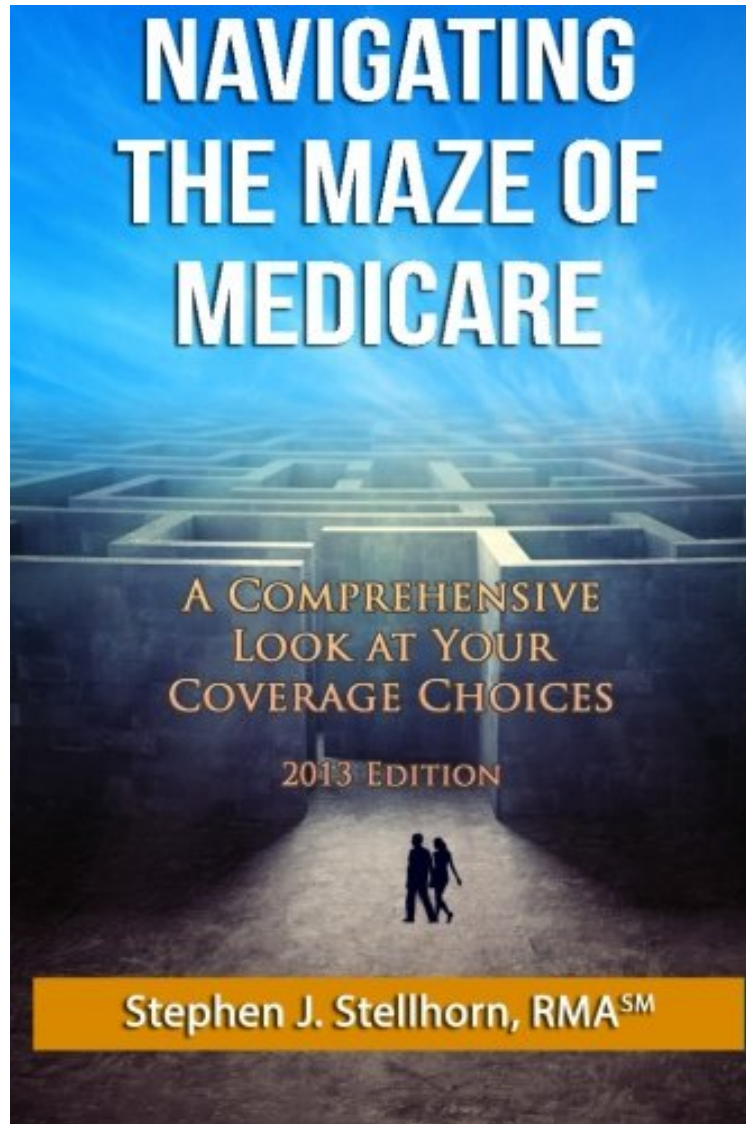


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Navigating the Maze of Medicare: A Comprehensive Look at your Coverage Choices

Stephen J. Stellhorn

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Stephen J. Stellhorn : Navigating the Maze of Medicare: A Comprehensive Look at your Coverage Choices before purchasing it in order to gauge whether or not it would be worth my time, and all praised Navigating the Maze of Medicare: A Comprehensive Look at your Coverage Choices:

Confused, Bewildered, Perplexed and Unsure about your Medicare Options? Are you turning 65 in 2013? Looking for a resource guide that helps you to navigate the maze of Medicare choices available to you? Want a clear and concise book which will answer all your questions? It's not the answers you already know, it's the questions you don't even know to ask! Questions you might be thinking about? When can I enroll in Medicare? Does Medicare cover everything I might need? Is Medicare free? What's the difference between copayments and coinsurance? Are there any deductibles? Are there any penalties for not enrolling? What's an AEP, IEP, SEP, OEP and everything else? Can I make changes to what I already have? What are the costs for Medicare? What's the difference between a Med Supp plan and a Medicare Advantage plan? What's a Medigap plan? How do I get my prescriptions paid for in Medicare? What's a donut hole? What is TrOOP? What is MOOP? Does Medicare cover long term care needs? Click the book cover to "Look Insider" to read the first 10% of the book free. Who might benefit from the information and tools contained in this book? You're going to be turning age 65 in 2013. You're already enrolled in Medicare and want to know what other options you have. You want a comprehensive resource guide about Medicare benefits and Medicare health plans. You're a healthcare professional who wants to learn more about Medicare. Retirement Planning and Medicare Healthcare expenses can torpedo your retirement savings if these costs are not properly taken into account. Thinking portfolio returns will exceed the potential health care expenses should extensive medical care be needed is ignoring financial market reality. Additional information is included covering: The Medicaid Program Choices for Long-Term Care What you Need to Know Before you Buy Planning the Medicare Buying Decision Additional Resources

About the Author Stephen J. Stellhorn is the founder of MSM Capital Management, LLC (MSM). His financial services career spans over twenty-five years in banking, investments and insurance. He has held positions in retail and institutional bond sales, fixed income portfolio management, U.S. Government bond trading, bank balance sheet management, brokerage branch sales management and insurance and financial planning. The retirement model in the 21st century will be designed by collaborating with clients to assist them in developing a blueprint for understanding and efficiently utilizing their personal capital. When optimized, these capital sources; human, social and financial work synergistically to create a floor of income to offset "essential" expenses no matter what market conditions exist. This holistic approach to longevity planning is vastly different from traditional investment planning. He holds the Retirement Management Analyst (RMA) designation through the Retirement Income Industry Association (RIIA), of which he is an individual member. He has passed the FINRA and MSRB securities exams for the Series 7, 8, 24, 4, 27, 55, 63 and 65, and the Series 52 and 53. In addition, he has passed the State of Florida 2-15 insurance exam and is a Florida licensed insurance agent. Stellhorn completed the Retirement Management Analyst Program at Boston University's Center for Professional Education. He also completed and received a Certificate in Financial Planning from Kaplan University. He is a graduate of The Florida State University; earning dual Bachelor of Science degrees in International Business and Biological Science. Stellhorn is a member of the fraternity of Phi Gamma Delta. Past firms he has been associated with include Waddell Reed Financial Advisors, AXA Advisors, LLC, Charles Schwab Co., ABN AMRO North America, European American Bank (EAB), NCNB, Pan American Bank, Mabon Nugent Co. and Southeast Bank.