

Senior Church Members Stressed About Medicare? Here's How You Can Help.

Every fall, something quietly stressful happens inside your congregation. Seniors in your church begin receiving stacks of mail from insurance companies. Their phones light up with calls from plan representatives. Their inboxes fill with confusing information about deadlines, premiums, and plan changes. And many of them — without saying a word about it — feel overwhelmed, anxious, and unsure where to turn.

As a senior ministry leader, you already know that your role extends far beyond Sunday morning. You walk with your members through some of life's most challenging seasons. Medicare enrollment season is one of them — and it happens every single year.

- ❏ The good news? There's a practical, low-burden way your church can step into this need and make a real difference.



Why Medicare Is Harder Than It Looks

Medicare might seem straightforward on the surface — you turn 65, you enroll, you're covered. But in practice, it's anything but simple.

Annual Election Period (AEP)

Runs from **October 15 through December 7** each year — a fixed and often high-pressure window during which Medicare beneficiaries must review their current coverage and decide whether to make changes. Decisions made during this window take effect **January 1** of the following year — meaning the stakes are high and the timeline is short.

Initial Enrollment Period (IEP)

For those enrolling for the first time, the IEP spans **seven months** — starting three months before their 65th birthday and ending three months after. Missing this window isn't just an inconvenience. It can result in **lifelong financial penalties** that follow a person into retirement.



The Complexity Keeps Growing

The challenges don't stop at deadlines. The Medicare landscape is becoming more complex every year — and seniors are feeling it.

A Growing Gap

That gap between what seniors need to do and what they feel equipped to do is real. And it's growing. Your congregation is not immune — and your church is uniquely positioned to help.

The Digital Divide

Healthcare enrollment has shifted heavily to online portals and digital systems. Yet research consistently shows that a significant portion of adults aged 65 and older lack confidence using digital tools — leading to errors, incomplete applications, and delayed coverage.

Medicare Advantage Growth

More than half of all Medicare beneficiaries are now enrolled in Medicare Advantage plans — a number that continues to grow. That growth brings a wider menu of plan options, additional coverage layers, and more comparison factors for seniors to sort through, often without the background knowledge to evaluate them confidently.



The Role Your Church Senior Ministry Can Play

Here's what I've seen time and again in my work with congregations across the state: **seniors trust their church.**

They trust their referrals. They trust the people sitting in the pews around them. They trust information shared in a familiar environment far more than they trust a cold call from an insurance company or a mailer they can barely read.

That trust is an extraordinary asset – and a real responsibility.

Churches and other community organizations are increasingly stepping into healthcare navigation roles for older adults, and for good reason. Research on community-based support consistently shows that trusted local guidance reduces enrollment mistakes and lowers healthcare-related stress, especially among seniors navigating complex systems.

Your church doesn't need a healthcare department to make a meaningful impact. You just need a willingness to connect your members with the right resources.



5 Practical Steps Your Church Can Take Right Now

1 Start the Conversation Early

Don't wait until October to talk about Medicare. Begin equipping your senior members — and those approaching 65 — in late summer. A simple announcement during a service or in your church bulletin can go a long way toward reducing last-minute stress.

2 Host a Free Medicare Education Workshop

Invite a licensed, independent Medicare advisor to lead a short educational session for your senior group. These presentations are typically available at no cost to the church, carry no sales pressure, and give your members the chance to ask real questions in a comfortable, familiar environment. Topics can include understanding plan types, comparing costs, meeting deadlines, and navigating online enrollment tools.

3 Help Members Prepare Their Documents

One of the most practical things you can do is help seniors gather what they need before enrollment season begins. Walk members through it at a church event or senior group meeting.

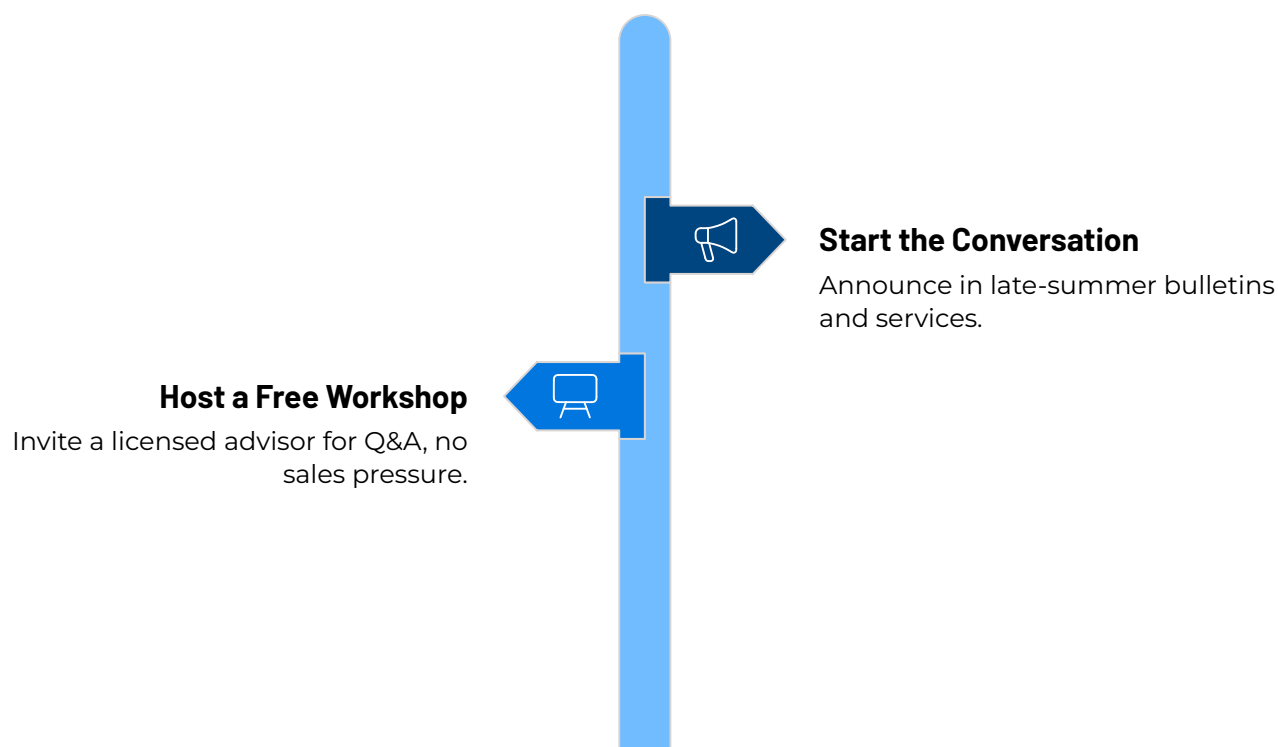
4 Offer Hands-On Help With Digital Tools

For members who struggle with online systems, consider organizing a small-group technology session where volunteers help them navigate Medicare.gov or their plan's online portal. Something as simple as sitting beside someone while they log in to a portal can prevent costly mistakes.

5 Connect Your Members With a Trusted Advisor

Not every question can be answered in a group setting. Your members deserve access to personalized, one-on-one guidance — especially when individual health needs and budgets vary so widely. Partnering with a credentialed Medicare advisor means your members have a real person to call when they need it most.

Step 1 & 2: Start Early and Host a Workshop



Beginning the conversation early and bringing in a trusted educator are the two most impactful things your ministry can do. A workshop in a familiar church setting removes the intimidation factor and gives seniors a comfortable space to ask the questions they've been reluctant to ask.



Steps 3, 4 & 5: Documents, Digital Tools, and Trusted Advisors

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A Resource Built for Senior Groups Like Yours

If you're looking for a trusted partner to come alongside your ministry, I'd love to come alongside you.

I'm **Rodney Powell** — recognized by some as the "**Medicare Video Guy.**" I'm affiliated with Senior Health Services, licensed in **35+ states**, and ranked the **#1 Top Rated Local Medicare Agent in Texas** on Medicare Agents Hub.

Over the years, I've had the privilege of partnering with churches and senior ministry leaders to bring clear, compassionate Medicare education directly to their congregations. My mission is simple: to come alongside your members the way a trusted friend would — not to sell them something, but to help them understand their options and make decisions they feel good about.



What Partnering With Rodney Looks Like

Here's what that looks like in practice:



Free Educational Presentations

Tailored specifically for your senior church groups — at **no cost to your church**.



One-on-One Medicare Consultations

For individual members who need **personalized guidance** based on their unique health needs and budget.



Zero-Cost Medicare Transitions

For congregation members navigating **coverage changes** — at no cost to them.



Support for Medicare-Eligible Church Staff

Helping them access **coverage that fits their needs and budget**.

With **300+ educational videos** and **16,000+ subscribers on YouTube**, I've built a library of plain-language resources that your members can access anytime, from anywhere.



Your Members Don't Have to Figure This Out Alone

Medicare enrollment doesn't have to be a season of stress for your congregation. With the right support in place, it can be a season where your church demonstrates — in a very practical way — that it cares for its members' whole lives.

If you're ready to explore how we can work together to support your seniors, I'd love to connect.

 **Call or Text**

855-360-5263

 **Visit**

MedicareVideoGuide.com

Rodney Powell is the "**Medicare Video Guy**," a licensed Medicare advisor affiliated with Senior Health Services. He partners with churches and community organizations to provide **free, no-pressure Medicare education** for seniors across the country.

