

Are Rising Healthcare Costs Quietly Draining Your Local Government Budget?

If you manage employee benefits for a local municipality or county, you already know the numbers aren't adding up the way they used to. Let's have a good old-fashioned conversation about a challenge keeping many public sector HR professionals awake at night: an aging workforce and the skyrocketing cost of retiree health benefits.



The Squeeze Is Real

Local governments are feeling the squeeze. As your dedicated public servants near retirement, the responsibility of managing their transition to Medicare — and funding their ongoing healthcare needs — often falls squarely on your shoulders.

It is a heavy load to carry, but you don't have to figure it out alone.

Healthcare expenses are currently growing much faster than local government revenues. You are likely facing higher payroll tax obligations, increased costs for supplemental retiree health benefits, and stiffer competition for shrinking federal grants.



The Data Behind the Strain

To understand the pressure on your budget, it helps to look at the larger trends reshaping healthcare right now:

A Massive Demographic Shift

Medicare enrollment continues to climb, now covering **over 65 million Americans**. While adults 65 and older make up a smaller slice of the overall population, they account for a disproportionately large share of healthcare spending due to chronic conditions and increased care needs.

The Rise of Medicare Advantage

More than **50% of all Medicare beneficiaries** are now enrolled in Medicare Advantage (Part C) plans. This shift alters how federal funds flow and forces local medical providers to rethink their healthcare delivery strategies.

Primary Care Shortages

Many communities are struggling to retain primary care physicians. When your employees and retirees can't easily access preventive care, they often end up in the emergency room. This drives up healthcare spending across the board.



Key Numbers Reshaping Healthcare

65M+

Medicare Enrollees

Americans currently covered by Medicare and growing every year

50%+

Medicare Advantage

Of all Medicare beneficiaries now enrolled in Medicare Advantage (Part C) plans

\$18K+

Savings Per Employee

Potential savings per Medicare-eligible employee by optimizing plan transitions



The Squeeze on Public Sector HR

What does this mean for your daily operations? Healthcare expenses are currently growing much faster than local government revenues. As an HR leader, you are tasked with a difficult balancing act:

The Pressures You Face

- Higher payroll tax obligations
- Increased costs for supplemental retiree health benefits
- Stiffer competition for shrinking federal grants

The Balancing Act

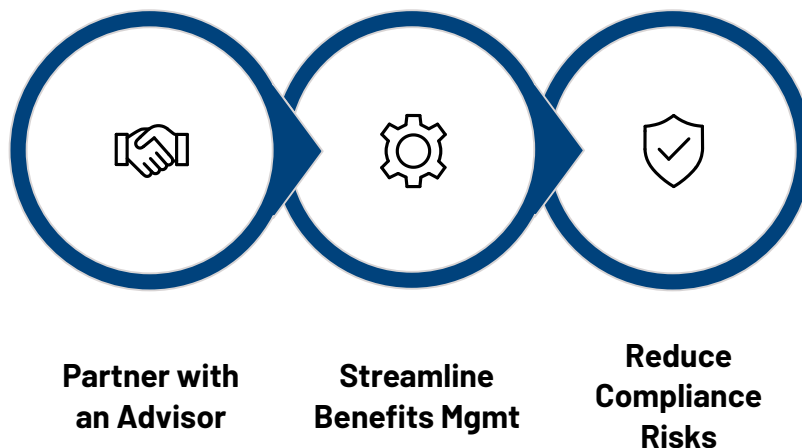
Finding cost-effective solutions that **optimize your budget** while still empowering your team with **high-quality, compliant care** — all while managing your standard daily HR workload.



You Don't Have to Do It Yourself

Trying to navigate the maze of Medicare regulations while managing your standard daily HR workload is overwhelming. **"Do It Yourself" isn't a Medicare plan** — especially when you are making decisions for an entire organization. A friend to come alongside you and your employees is priceless.

- Partnering with an **Employer Medicare & Retiree Benefits Advisor** is one of the most cost-efficient ways to streamline your benefits management, reduce compliance risks, and ensure your workforce feels supported.



The right partnership transforms an overwhelming process into a manageable, cost-effective system that works for your entire organization.

Meet Rodney Powell – The Medicare Video Guy

That is where I can help. I'm **Rodney POWELL**, affiliated with **Senior Health Services** and widely known as the "**Medicare Video Guy.**" I serve as your risk-reduction partner, stepping in to educate your employees and handle individual Medicare transitions so your HR team can breathe a little easier.

300+

Educational videos produced to simplify Medicare

17,000+

Loyal subscribers following Medicare guidance

#1 Ranked

On Medicare Agents Hub in Texas

35+ States

Licensed and ready to support your organization



What Your Organization Gains When We Partner Together

When we partner together, your organization can:

Save up to \$18,000+ per Medicare-eligible employee

By optimizing plan transitions for your retiring workforce.

Offer zero-cost Medicare transitions

Tailored specifically to your workforce's unique needs.

Access free educational presentations

That break down complex Medicare rules into simple, digestible steps for your retiring staff.

Provide 1-on-1 expert guidance

That boosts employee satisfaction and ensures regulatory compliance.



Balancing Cost Savings with Employee Satisfaction

Balancing cost savings with employee satisfaction is completely possible when you have the right support system in place.

"Do It Yourself" isn't a Medicare plan — especially when you are making decisions for an entire organization. A friend to come alongside you and your employees is priceless.

I'd love to hear from you: **How is your local government preparing for the healthcare needs of an aging workforce?** Share your thoughts in the comments below!

If you are ready to reduce risks, save on your benefits budget, and offer your employees expert support at zero cost to your organization, let's connect. No pressure — just a warm conversation about how we can help your team thrive.



Let's Start a Conversation

Reach out today and take the first step toward protecting your budget and supporting your workforce through every stage of retirement.

 **Call Today**

855-360-5263

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