

Why Public-Sector HR Teams Can No Longer Ignore Medicare Coordination

If you manage employee benefits for a county or municipality, you already understand that healthcare costs are rising rapidly. Year-over-year increases in the high single to low double digits are creating significant pressure on public-sector budgets.



The Aging Workforce Reality

At the same time, nearly one in four state and local government employees is now 55 or older. Your workforce is aging, Medicare enrollment has surpassed 65 million Americans, and prescription drug costs are reaching record highs.

Understanding how Medicare interacts with your employer-sponsored coverage is now an essential skill for HR teams — it is key to managing healthcare costs and ensuring compliant, affordable benefits.

- ❏ But here's the good news: you don't have to figure this out alone. We can work through these Medicare issues together, saving your organization money while providing your retiring employees with the warm, supportive guidance they deserve.



The High Cost of Missing the Medicare Mark

When You Get It Right

When HR teams know how to coordinate Medicare, everyone benefits. You reduce premium costs, avoid compliance issues, and help your employees make smarter healthcare choices.

When You Get It Wrong

Organizations that do not coordinate these benefits properly often end up paying claims that Medicare should have covered first. This results in unnecessary premium hikes and avoidable plan costs. Additionally, as Medicare Secondary Payer (MSP) rules change, employers face increased risks of penalties and legal issues if they mishandle the coordination.

To maximize your budget and safeguard your organization, your benefits team requires a proactive strategy.



Master the Primary Payer Rules

Know exactly when your group health plan pays first and when Medicare takes the lead. For active employees at companies with 20 or more workers, your group plan is usually primary. Getting this wrong creates massive liability.

Getting the primary payer rules wrong creates **massive liability** for your organization. This is not an area where guesswork is acceptable.



Leverage Data Analytics & Communicate Clearly

Leverage Data Analytics

Stop guessing and start forecasting. By analyzing your claims data and tracking employees nearing Medicare eligibility, you can shift from reacting to premium hikes to proactively managing your healthcare spend.

Communicate Clearly and Safely

Providing inaccurate enrollment deadlines to your employees can saddle them with lifetime penalties. You need to supply accurate, documented enrollment dates and clearly explain late enrollment penalties without crossing the line into giving personalized tax or legal advice.



Streamline Your Benefits Management with Straightforward Support

"Do It Yourself" isn't a Medicare plan. Transitioning to Medicare can be confusing and stressful for your employees. For your HR team, answering endless questions about Part A, Part B, and Medicare Advantage distracts from essential daily tasks.

Having a friend to support you is priceless. Incorporating dedicated Medicare expertise into your HR practices enhances retiree benefit management, increases employee satisfaction, and helps guarantee compliance.

- ❏ When your employees understand their options — such as using Special Enrollment Periods to delay certain Medicare parts without penalties if they have creditable employer coverage — they avoid paying for duplicate coverage. This simple educational step removes redundant coverage from your records, directly lowering your costs each year.



Meet Your Medicare Risk-Reduction Partner

Who I Am

I am Rodney Powell, with Senior Health Services and known as the **"Medicare Video Guy."** I serve as your risk-reduction partner, working alongside your HR team to handle the heavy lifting of Medicare education.

I work directly with your employees and retirees, answering their questions, managing individual transitions, and making sure your team feels fully supported.

My Credentials

300+

Educational Videos

17K+

Subscribers

35+

States Licensed

Ranked **#1 on Medicare Agents Hub in Texas**, ready to help you tailor a benefits solution that works.



Let's Have a Good Old-Fashioned Conversation

Are you prepared to optimize your employee benefits, minimize risks, and ease your team's workload? Here is how we can streamline your benefits strategy:



Save up to \$18,000+

Per Medicare-eligible employee by optimizing plan coordination.



Zero-Cost Transitions

Offer zero-cost Medicare transitions for your entire workforce.



Free Educational Presentations

Tailored specifically to your employees' needs.

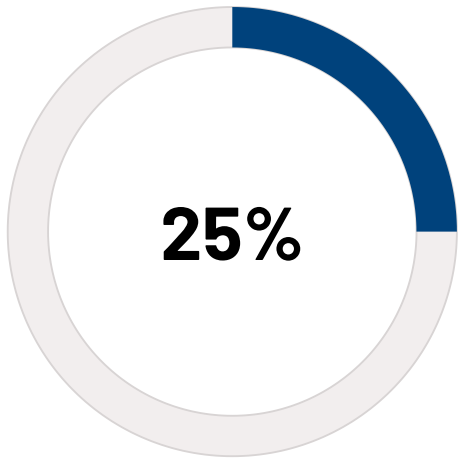


Expert, Independent Guidance

Keeps your company compliant and your employees happy.

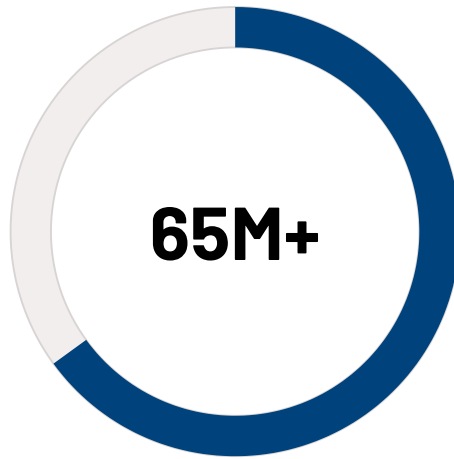


The Numbers Speak for Themselves



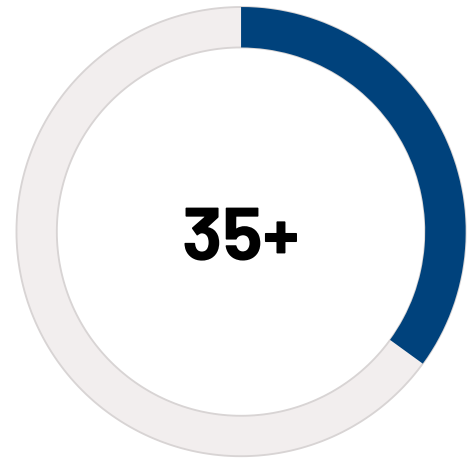
Workforce 55+

Nearly one in four state and local government employees is now 55 or older.



Medicare Enrollees

Medicare enrollment has surpassed 65 million Americans nationwide.



States Covered

Licensed in over 35 states and ready to help tailor a benefits solution that works.



Ready to Protect Your Team and Your Budget?

If you want to see how much your municipality could save, let's connect.

 **Call Us**

855-360-5263

 **Visit Online**

MedicareVideoGuide.com

No spam, no pressure — just a straightforward conversation about protecting your team and your budget.

With over 300 educational videos, more than 17,000 subscribers, and a #1 ranking on Medicare Agents Hub in Texas, I am licensed in over 35 states and ready to help you tailor a benefits solution that works. Schedule a talk today.

Schedule a Talk

Call 855-360-5263

