How Cities and Counties Can Control Retiree Health Costs (Without Cutting Benefits)

Municipal budgets are under increasing pressure. With healthcare costs rising annually and retirees living longer, managing long-term healthcare liabilities has become a significant challenge for public employers. You face the difficult task of balancing essential cost savings with the commitment to provide strong, dependable coverage for your retiring workforce.

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A Better Way Forward

But what if you could reduce your city or county's retiree healthcare costs while providing your former employees with more personalized coverage?

> You can start by modernizing how you support your Medicare-eligible retirees.

For years, the common method was having retirees stay on costly group health plans. However, more public employers are now finding a better solution: moving eligible retirees to individual Medicare plans.

By assisting retirees in switching to Medicare Supplement (Medigap) or Medicare Advantage plans — often combined with an employer stipend or a Health Savings Account (HSA) — municipalities are creating a win-win situation.

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The Shift to Individual Medicare Options

Here is why this strategy is becoming the new standard:

Significant Cost Reductions

Moving away from a one-size-fits-all group plan can save municipalities up to **$18,000+ per Medicare-eligible employee.**

More Choices for Retirees

Individual plans give retirees the flexibility to choose coverage that fits their specific health needs, preferred doctors, and prescription requirements.

Reduced Administrative Burden

Shifting away from group plan management means less ongoing reporting and lower compliance risks for your already busy HR department.

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Group Plans vs. Individual Medicare Options

The difference between keeping retirees on costly group plans versus transitioning them to individual Medicare options is significant across every dimension that matters to your municipality.

Factor	Group Health Plan	Individual Medicare Plan
Cost per retiree	High — up to $18,000+ more	Significantly reduced
Coverage flexibility	One-size-fits-all	Personalized to each retiree
Administrative burden	High — ongoing reporting	Lower compliance risk
Retiree satisfaction	Limited choice	More options, better fit
HR workload	Complex management	Streamlined transition

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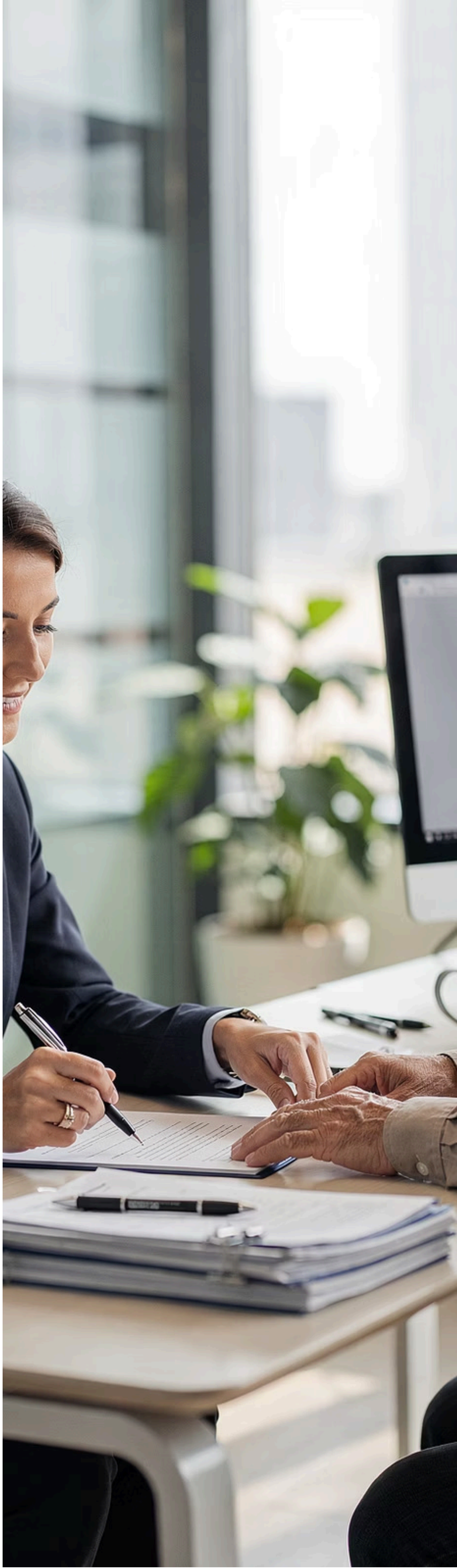
You Don't Have to Do It Alone

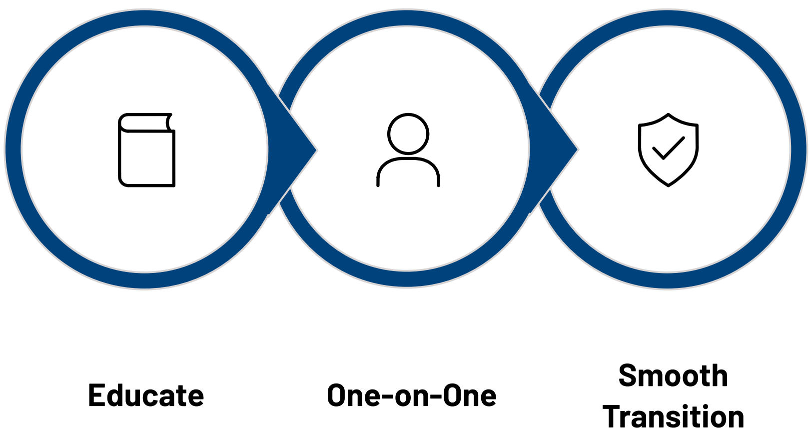
Navigating Medicare rules, coverage gaps, and enrollment periods can be complex. Missing an Initial Enrollment Period, for example, may lead to lifelong penalties for a retiree. Your HR team shouldn't need to become Medicare experts to handle this transition.

> "Do It Yourself" isn't a Medicare plan. Having a knowledgeable partner to come alongside your team is priceless.



What an Employer Medicare & Retiree Benefits Advisor Does

When you bring in an Employer Medicare & Retiree Benefits Advisor, they handle the heavy lifting. They provide the necessary education, sit down with employees to answer their specific questions, and ensure the transition is smooth, compliant, and stress-free.



This end-to-end support means your HR team can focus on what they do best — while retirees get the expert guidance they deserve at every step of the process.

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Let's Simplify Your Retiree Benefits

I assist cities, counties, and HR teams in optimizing their employee benefits, minimizing risks, and easing their workload.

As an affiliate of Senior Health Services — and known online as the **"Medicare Video Guy"** — I serve as your risk-reduction partner. I work directly with your retiring workforce so your team doesn't have to, providing:

Zero-Cost Medicare Transitions

Zero-cost Medicare transitions for your workforce.

Free Educational Presentations

Free educational presentations tailored specifically to your employees.

Expert One-on-One Guidance

Expert, one-on-one guidance to simplify the entire Medicare process.

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Proven Expertise You Can Count On

With a track record built on education, reach, and results, here's what sets this service apart:

300+

Educational Videos

Covering every aspect of Medicare to keep retirees informed.

17K+

YouTube Subscribers

A trusted online resource for Medicare guidance.

35+

States Licensed

Ready to support your municipality wherever you are.

#1

Ranked in Texas

Top-ranked on Medicare Agents Hub in Texas.

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What Strategies Is Your Municipality Using?

What strategies is your municipality currently using to manage rising retiree healthcare costs? Share your thoughts in the comments below!

> If you are ready to save big, reduce risks, and get expert support at zero cost, let's have a good old-fashioned conversation. No pressure — just straightforward guidance.

> 💡 **Remember:** Moving Medicare-eligible retirees to individual plans can save municipalities up to **$18,000+ per employee** — at zero cost to your organization and with full expert support every step of the way.

Contact Me Today

I assist cities, counties, and their HR teams in optimizing their employee benefits, minimizing risks, and easing their workload. Let's have a good old-fashioned conversation — no pressure, just straightforward guidance.

📞 **Phone**

855-360-5263

🌐 **Website**

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What You Get

- Zero-cost Medicare transitions for your workforce
- Free educational presentations tailored to your employees
- Expert, one-on-one guidance to simplify the entire Medicare process
- A trusted partner licensed in more than 35 states