The Costly Medicare Mistake Draining Your Clients' Wealth (And How to Prevent It)

Are your clients nearing 65? If so, they face a complex maze of Medicare rules and strict enrollment deadlines. As elder law attorneys, estate planners, and financial risk managers, you work diligently to protect your clients' assets. However, there is a significant, often-overlooked compliance risk that can quietly drain their hard-earned money.

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The Hard Truth: Medicare Enrollment Is Deadline-Driven and Strict

Medicare enrollment is deadline-driven and strict. Missing or misunderstanding key enrollment periods can lead to **permanent premium penalties**. It's a risk that must be managed carefully to ensure compliance and safeguard your clients' financial future.

Here is the hard truth by the numbers:

25%

Unaware of Deadlines

of Medicare beneficiaries are unaware of their Initial Enrollment Period deadlines.

70%

Will Face a Penalty

of beneficiaries will incur at least one late-enrollment penalty during their lifetimes.

$7,000

Average Extra Cost

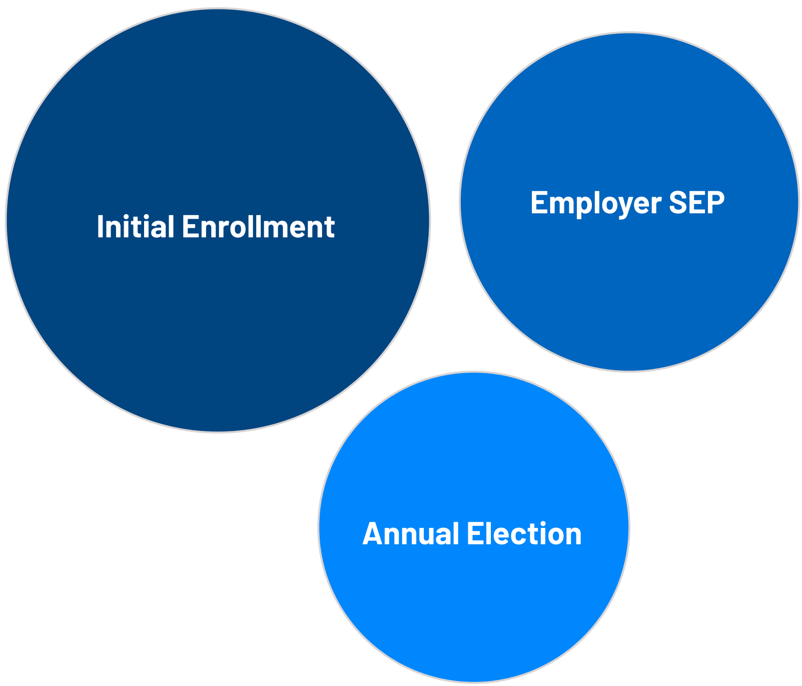
more in lifetime premiums from delaying Medicare enrollment without a qualifying exemption.

When healthcare costs are already a significant part of retirement planning, a penalty is a leak in your client's financial ship that we can easily fix together.

Mitigate Financial Risks Efficiently: Understanding the Deadlines

You don't need to be a Medicare expert, but understanding the fundamentals can help you identify red flags and smoothly incorporate Medicare strategies into your clients' overall estate and financial plans.

Here are the **key compliance windows** your clients need to navigate:



Each window carries its own rules, deadlines, and consequences — missing any one of them can result in permanent financial penalties for your clients.

Window #1: The Initial Enrollment Period (IEP)

The Initial Enrollment Period (IEP) is a **strict seven-month window** that begins three months before your client's 65th birthday, includes their birthday month, and ends three months after.

Missing this window without creditable coverage results in a **permanent, lifetime penalty** for both Part B (medical) and Part D (prescription drugs).

3 Months Before

IEP window opens — enrollment becomes available

Birthday Month

The 65th birthday month is included in the window

3 Months After

IEP window closes — missing it triggers permanent penalties

Window #2: The Employer Coverage Exemption (Special Enrollment Period)

Many clients continue working past 65 and rely on employer-sponsored health coverage.

Employer Has 20+ Employees

Your client can safely delay Medicare Part B without penalty. Employer coverage is considered primary.

When they finally retire, they have an **eight-month Special Enrollment Period (SEP)** to transition smoothly.

Employer Has Fewer Than 20 Employees

Medicare becomes the **primary payer at age 65**, and your client must enroll to avoid gaps and penalties.

Failing to enroll in this scenario can result in both coverage gaps and permanent premium penalties.

Window #3: The Annual Election Period (AEP)

Every year, from **October 15 to December 7**, beneficiaries can review and change their coverage.

Plans change their pricing and benefits annually, so ignoring this window is a **missed opportunity for optimization.**

Review Coverage Annually

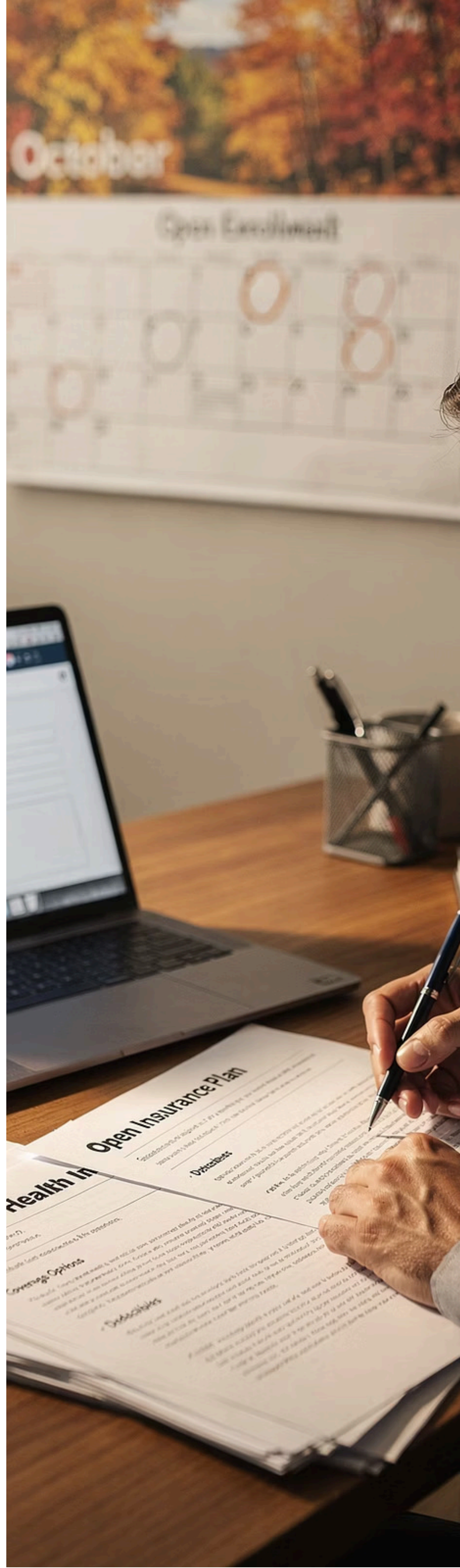
Plans update their pricing and benefits each year — what worked last year may not be the best option today.

October 15 – December 7

This is the only window each year to make changes to Medicare Advantage or Part D prescription drug plans.

Don't Miss the Opportunity

Ignoring the AEP means your clients may overpay or receive suboptimal coverage for the entire following year.



Trying to "Do It Yourself" Isn't a Medicare Plan

As a busy professional, you already have enough on your plate. A **FRIEND to come alongside you is priceless.**

> You need a partner who can deliver clear, compliant Medicare guidance at **no cost to your clients.**

Clear, Compliant Guidance

Simplifying complex Medicare regulations into clear, actionable steps your clients can actually follow.

A True Partner

Partnering directly with Elder Law & Estate Attorneys to educate clients, handle coverage transitions, and solve Medicare problems.

No Cost to Your Clients

Professional Medicare advisory services delivered at no direct cost to your clients — protecting their wealth, not adding to their expenses.

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Meet The "Medicare Video Guy"

That's where I come in. I'm **Rodney POWELL**, also known as the **"Medicare Video Guy."** I am an independent Medicare Advisor with Senior Health Services, and I partner directly with Elder Law & Estate Attorneys to educate clients, handle coverage transitions, and solve Medicare problems.

300+

Educational Videos

Helping clients and professionals understand Medicare clearly

17K+

YouTube Subscribers

A trusted voice in Medicare education online

35+

States Licensed

My team and I are prepared to support your success nationwide

With a **#1 ranking on Medicare Agents Hub in Texas**, my team and I simplify complex regulations into clear, actionable steps, providing an old-fashioned conversation to reassure your clients.

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How We Work Together to Protect Your Clients

We simplify complex regulations into clear, actionable steps, providing an old-fashioned conversation to reassure your clients. Here's what our partnership looks like in practice:

1 Identify the Red Flags

You spot clients nearing 65 or approaching retirement — I help you identify the Medicare compliance risks before they become costly penalties.

2 Educate and Guide

I deliver clear, compliant Medicare guidance at no cost to your clients, handling coverage transitions and solving Medicare problems directly.

3 Optimize and Protect

Together, we ensure compliance across all levels and smoothly optimize your clients' healthcare transition — protecting their hard-earned wealth.

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Let's Protect Your Clients Together

If you have a client who needs straightforward Medicare help right now, go ahead and give me a call. **No spam, no pressure, just real support.**

Let's ensure compliance across all levels and smoothly optimize your clients' healthcare transition.

📞 Call Today

855-360-5263

Speak directly with Rodney Powell and his team — licensed in 35+ states and ready to help.

🌐 Check Out

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Access 300+ educational videos and resources to help your clients navigate Medicare with confidence.

> "When healthcare costs are already a significant part of retirement planning, a penalty is a leak in your client's financial ship that **we can easily fix together.**"

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