

Marcy Gallegos

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MOSAIC
INSURANCE ALLIANCE, LLC



Marcy Gallegos

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Enroll here or visit my Calendly



Having the right Medicare insurance is essential. Whether you're new to Medicare or have been enrolled previously, let me make sure that you have the right plan for you. Being a licensed insurance agent since **2008**, client relationships and stable coverage have been central in my career for over 14 years. I'm excited to help you, and I look forward to answering any questions that you might have.

Mosaic's Medicare Advantage and Supplement Plans are available with multiple carriers in **Washington, Oregon, Nevada, and Arizona**. As Medicare evolves to meet the needs of today's world, the plans and offerings have become more complex. Medicare requirements and plans change every year. I stay on top of the yearly re-certifications with all major carriers and Centers for Medicare Services! Each day, I'm excited to grow in the Mosaic way.

Helping you understand Medicare coverage and the different supplemental options out there is why I am here. I am ready to help you choose a policy that suits your unique situation. **Let's start evaluating your coverage needs and financial needs whenever you have a couple of minutes so that you can make an informed decision.**

General Medicare is divided into four sections referred to as Parts A, B, C, and D. Parts A and B are considered Original Medicare.

Medicare, Medicare Supplement Insurance, Medigap, and many Medicare Advantage plans don't cover most dental, vision, and hearing expenses. However, there are standalone plans to help lower costs.

Part A helps cover hospice care, some home health care, and inpatient care in hospitals and nursing facilities (not custodial or long-term care). Beneficiaries must meet certain conditions, and most people don't pay a premium because they or a spouse already paid for it through payroll taxes.

Ask Me About...

1.
GENERAL MEDICARE

2.
DENTAL, VISION, & HEARING PLANS

3.
MEDICARE PART A (HOSPITAL INSURANCE)

4.
MEDICARE PART B (MEDICAL INSURANCE)

5.
MEDICARE PART C (ADVANTAGE PLANS)

6.
MEDICARE PART D (Prescription Drug Coverage)

Let's Chat

When medically necessary, Part B helps cover medical supplies, doctors' services, and outpatient care; and some medical services that Part A doesn't cover, like some home health care and physical and occupational therapist services. Most people pay a monthly premium.

Part C is a combined plan that provides Part A and Part B. Most plans also include Part D and offer extra coverage like hearing, vision, dental, and/or wellness programs.

Part D is available to everyone with Medicare. This coverage can help pay for prescription costs so can you avoid going without important medication simply because you *couldn't afford it*. You must join a plan approved by Medicare that offers it. Most people pay a monthly premium.

Is Medicare Right for You?

If you are turning 65, you need to have a discussion with a Medicare professional to understand where you are vulnerable with Original Medicare, and what you can do to protect yourself and thrive in your health and lifestyle. It's also important to know that people under 65 with certain disabilities/diseases can qualify for Medicare benefits. **I am ready to answer questions and discuss options.**

What Are the Basics of the Approval Process?

You have a 7-month window to enroll in Original Medicare. **If you have not automatically received your Medicare card, let's find out why. I am here to help.** Once you receive your Medicare Red, White, and Blue card, you will have questions regarding the next steps. I am here to guide you along the way.

Did You Know That MedAdvantage Plans Have Additional Coverage Options?

There are MedAdvantage plans that include additional coverages, such as gym memberships, dental, vision, money back to Medicare Part B, meals after hospitalization, rides to appointments, and purchase of additional over-the-counter items. Some plans will even help pay living expenses. **Every year these additional benefits become stronger and vary by carrier. And, every year, I'll be ready to tell you all about them!**

What Else Do I Need To Know?

Insurance companies tend to make changes to their plan coverages and prescription drug coverages yearly, so let's plan to talk at least once a year. I'm more than happy to help you review your coverage options at renewal or whenever the need arises—I'm only a phone call or email away if you ever need me.

But How Much Is It Going to Cost Me?

Below are some cost examples for different Medicare coverages. There are many different plan options and endorsements, different combinations of standardized benefits, everyone's needs are different, and everyone's situation differs, so it is important to note that costs can vary. There are different factors that impact cost, including but not limited to: state, health history, smoking history, age, and gender.

For what it would cost you specifically, give me a call. We'll figure out your options and tailor your policy to meet your unique insurance needs and financial needs.

1. The table below shows some Medicare Part D example costs. **Please keep in mind that this is for demonstration purposes only.**

STATE	MONTHLY PREMIUM	PRESCRIPTION DRUG DEDUCTIBLE
Washington	\$70	\$240
Oregon	\$64	\$237
Arizona	\$48	\$322
Nevada	\$43	\$303

2. Many carriers offer a \$0 premium MedAdvantage plan, which also includes Part D.

3. The average monthly premium for Supplement Insurance (Medigap) was \$125 in 2019.

4. The standard Part B monthly premium average was \$170.10 in 2022.

5-Star Client Reviews



"Marcy is super responsive, knowledgeable, professional, and friendly. I have referred her to everyone I know seeking new insurance."

~Roxan A. | Surprise, AZ

"Marcy is great. She is very patient, helpful, and informative. Thank you! !"

~Donna M. | Surprise, AZ

"We love having an agent to call to help us when we need to make a change to our insurance rather than do it ourselves, or with a general customer service line."

~Baylie S. | Marcy client from Hillsboro, OR

"We like that you have lots of companies you work with and can get us the best service for the best price."

~Gina C. | Marcy client from Lynden, WA

"Marcy always got back to me and kept me informed each step along the way of better insurance coverage."

~Joy H. | Snohomish, WA

"Marcy Gallegos is always quick to reply to any questions we have!" Jean B. | Phoenix, AZ



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