SmartConnect™ SMARTMATCH MEDICARE BUSINESS SOLUTIONS

McAfee&Taft

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Mon - Fri, 7:30 a.m. - 5 p.m. CT

FIVE COMMON MEDICARE MISTAKES — AND HOW TO AVOID THEM

	The Creditable Coverage Trap	The HSA Tax Hit	The Income Oversight	The Dependent Dilemma	The Comparison Blindspot
THE MISTAKE	Assuming any current insurance counts as "good enough" for Medicare.	Contributing to a Health Savings Account after enrolling in Part A, or not stopping contributions 6 months prior.	Not knowing how your income affects your Medicare premiums.	Forgetting how your Medicare enrollment affects a younger spouse or dependent's coverage.	Choosing a plan based on the premium alone without comparing Advantage vs. Original.
WHY IT MATTERS	If your current plan isn't "creditable," you'll face lifetime late-enrollment penalties.	Once you're on Medicare, HSA contributions are no longer tax-free and trigger IRS penalties.	High earners pay more (Income-Related Monthly Adjustment Amount, or IRMAA), but life-changing events can be used to appeal these costs.	Transitioning to Medicare can sometimes leave a dependent spouse without a plan.	Low premiums can hide high out-of-pocket maximums or limited doctor networks.
YOUR NEXT STEP	ACTION Let us audit your current plan to ensure it meets CMS standards.	ACTION Schedule a "Stop-Date" consultation to sync your savings with your enrollment.	ACTION Review your 2-year-prior tax return with us to project your actual monthly costs.	ACTION Create a "Bridge Plan" with our team to protect your family's continuity of care.	ACTION Request a side-by-side comparison of Medicare Supplement vs. Medicare Advantage.

Get a mistake-free start to Medicare with SmartConnect.

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