MaxwellHelps



FREE GUIDE · TAMPA BAY

Medicare, made simple.

The parts, the costs, the deadlines, and a step-by-step checklist, in plain English.

Max Kingsbury
Licensed Insurance Agent · Clearwater, FL
FL License G365332 · NPN 22312975
727-351-3321 · maxwellhelps.com

Request a call

Not connected with or endorsed by the U.S. government or the federal Medicare program. We do not offer every plan available in your area. Currently we represent 6 organizations which offer 80 products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options.

WELCOME

Why I put this guide together

Most people meet Medicare the same way: a pile of mail, a lot of phone calls, and very little plain talk. It doesn't have to be that way.

I'm Max Kingsbury, a licensed Medicare agent based in Clearwater. I help people across Tampa Bay understand their choices, compare plans side by side, and pick coverage that fits their doctors, prescriptions and budget.

This guide covers the basics so you can walk into any Medicare conversation, with me or anyone else, knowing the right questions to ask.

What's inside

- **The four parts of Medicare** and what each one does
- **What Original Medicare leaves out**, and the three ways people fill those gaps
- **The dates that matter**, so you avoid late penalties
- **A step-by-step checklist** for getting started
- **Common questions** about working with an agent

> **Already on Medicare?** Annual Enrollment runs **October 15 – December 7** every year. It's your chance to review your plan for next year. Plans can change their costs, drug lists and doctor networks every January.

Request a call **Call 727-351-3321**

THE BASICS

Original Medicare: Parts A & B

PART A

Hospital insurance

Inpatient hospital stays, care in a skilled nursing facility after a hospital stay, hospice and some home health care.

Cost: most people pay no monthly premium if they or their spouse worked and paid Medicare taxes for about 10 years.

PART B

Medical insurance

Doctor visits, outpatient care, lab work, preventive screenings and medical equipment.

Cost: the standard premium is $202.90 a month in 2026, plus a yearly deductible. Higher earners pay more. The 2027 amounts are set by CMS each fall.

What Original Medicare doesn't cover

- **About 20% of most Part B costs.** After the deductible, you generally pay 20% coinsurance.
- **No yearly out-of-pocket limit.** There's no cap on what you could pay in a bad year.
- **Most outpatient prescriptions.** Those are covered by Part D.
- **Routine dental, vision and hearing care**, including most dentures, eyeglasses and hearing aids.

Because of these gaps, most people add some kind of extra coverage. That's where the next three options come in.

> **Good to know:** only Parts A and B come from the federal government. Medicare Supplement, Medicare Advantage and Part D plans are sold by private insurance companies approved by Medicare.

FILLING THE GAPS

Your three main options

Medicare Supplement (Medigap)

- Works **alongside** Original Medicare and pays some or all of the costs it leaves behind, like the 20% coinsurance and deductibles.
- Plans are standardized by letter (Plan G, Plan N and so on). A Plan G is the same coverage no matter which company sells it; only the price differs.
- Use any doctor in the country who accepts Medicare. No networks.
- Doesn't include drug coverage, so most people pair it with a Part D plan.
- Best time to buy: your 6-month Medigap open enrollment period after Part B starts. Later, you may have to answer health questions.

Medicare Advantage (Part C)

- An **all-in-one alternative** to Original Medicare, offered by private insurers. It must cover everything Parts A and B cover.
- Has a yearly out-of-pocket maximum, and most plans include drug coverage.
- Many plans add extras such as dental, vision or hearing benefits.
- Usually uses a network of doctors and hospitals, so it's important to check that yours are in it.

Part D (prescription drugs)

- Helps pay for prescription drugs and many vaccines, with a yearly cap on out-of-pocket drug costs.
- Bought on its own to go with Original Medicare (and a Medigap plan), or included in most Medicare Advantage plans.
- Each plan has its own drug list, so compare using *your* medications.

AT A GLANCE

Supplement vs. Advantage

	Original Medicare + Supplement + Part D	Medicare Advantage
Doctors	Any doctor nationwide who accepts Medicare	Usually a local network
Monthly cost	Part B + Supplement premium + Part D premium	Part B + plan premium (some plans are $0)
When you get care	Little or nothing, depending on the plan	Copays and coinsurance, up to a yearly limit
Extras	Usually none	Often dental, vision, hearing and more
Best fit for	People who want predictable costs and freedom to choose doctors	People who want lower premiums and are comfortable with a network

Dates that matter

Period	When	What you can do
Initial Enrollment	7 months: 3 months before the month you turn 65, that month, and 3 months after	Sign up for Parts A and B, and choose a Part D or Advantage plan
Annual Enrollment	October 15 – December 7	Switch Advantage or Part D plans, or move between Original Medicare and Advantage. Changes start January 1.
Medicare Advantage Open Enrollment	January 1 – March 31	If you're in an Advantage plan, switch once to another Advantage plan or go back to Original Medicare
Special Enrollment	When certain life events happen	For example, moving, or losing employer coverage

Avoid late penalties: if you miss your window and don't have other qualifying coverage, the Part B and Part D penalties can last for as long as you have Medicare.

GETTING STARTED

Your Medicare checklist

- [ ] **Are you still working, with health coverage through your job?**

  YES If your employer has 20 or more employees, you can usually keep that coverage and delay Part B without a penalty. Compare costs first; sometimes Medicare is the better deal.

  NO Plan to sign up during your Initial Enrollment Period so your coverage starts on time.

- [ ] **Are you already getting Social Security benefits?**

  YES You'll usually be enrolled in Parts A and B automatically, and your card arrives in the mail.

  NO Apply online at ssa.gov/medicare, by phone, or at a Social Security office.

- [ ] **Watch for your red, white and blue Medicare card.**

  It shows your Medicare number and when Parts A and B start. Keep it somewhere safe; you'll need it to enroll in any plan.

- [ ] **Make a list of your doctors and prescriptions.**

  Include drug names, doses and pharmacies. This is what decides which plan fits you best.

- [ ] **Compare your options with a licensed agent.**

  Supplement or Advantage, which drug plan, which companies. I'll lay the options I represent side by side at no cost to you.

- [ ] **Enroll, then review every fall.**

  Plans change each year. Use Annual Enrollment (Oct 15 – Dec 7) to make sure yours still fits.

QUESTIONS

Working with Maxwell Helps

Does it cost anything to work with you?

No. My help is free to you. If you enroll in a plan, the insurance company pays me a commission. Plan premiums are the same whether you enroll through me, directly with the company, or on Medicare.gov.

Which plans can you help with?

Medicare Supplement, Medicare Advantage and Part D plans. I currently represent 6 organizations offering 80 products in the Tampa Bay area. I'll tell you plainly if something you need isn't among them.

I already have a plan. Should I still talk to you?

A yearly review is worth it. Premiums, drug lists and networks change every January. I'll check your doctors and prescriptions against next year's plans, and if staying put is the right call, I'll tell you that.

Can you help me sign up for Parts A and B?

The application goes through Social Security, but I can walk you through when and how to apply so you don't miss a deadline.

Do I have to meet in person?

Whatever works for you: phone, video, or in person around Clearwater and Tampa Bay.

Where else can I get unbiased help?

Medicare.gov or 1-800-MEDICARE (1-800-633-4227), and Florida's free SHIP program, SHINE, at 1-800-963-5337.

NEXT STEP

Let's talk it through



Max Kingsbury

Licensed Insurance Agent · Maxwell Helps

Clearwater, FL · Serving Tampa Bay

FL License G365332 · NPN 22312975

Request a call

Call or text: 727-351-3321

Email: Max@MaxwellHelps.com

Request a call online: maxwellhelps.com/#request

Start my intake form: medicare.healthsherpa.com/intake/maxwell-kingsbury

More Medicare basics: maxwellhelps.com/medicare-101

Medicare Advantage in Tampa Bay: maxwellhelps.com/medicare-advantage-tampa-bay

Important information. Maxwell Helps is the business name of Max Kingsbury, an independent licensed insurance agent in Florida (License G365332, NPN 22312975). Not connected with or endorsed by the U.S. government or the federal Medicare program.

We do not offer every plan available in your area. Currently we represent 6 organizations which offer 80 products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options.

This guide is general education, not advice about a specific plan. Costs shown are 2026 figures from Medicare and may change. Enrollment in a plan may be limited to certain times of the year unless you qualify for a Special Enrollment Period or are in your Initial Enrollment Period.