

A Clear Path To Medicare

Media Talking Points Guide



MAGELLAN
FINANCIAL

Topic 1: 65 Is Only the Beginning

Core Message:

Many individuals believe Medicare begins and ends with turning 65. In reality, becoming eligible for Medicare often marks the beginning of important conversations about healthcare coverage, retirement timing, and future planning. Learning about Medicare early can help individuals better understand their options and feel more prepared as they approach enrollment.

Talking Points:

- Turning 65 is often the beginning of the Medicare journey rather than the end.
- Medicare decisions may be influenced by employment, retirement timing, geographic location, healthcare needs, and future goals.
- Beginning the conversation early allows individuals to explore their options without feeling rushed.
- Questions come before decisions, and education helps create confidence throughout the process.

Media Sound Bite:

“Turning 65 may make you eligible for Medicare, but understanding your options is what helps you prepare for it.”

Topic 2: Too Much Information Can Create Confusion

Core Message:

Many individuals begin receiving Medicare information months before they need to enroll. While information is easy to find, understanding which information applies to an individual's circumstances is often the greater challenge. Educational conversations can help replace confusion with clarity.

Talking Points:

- Medicare information comes from advertisements, direct mail, television, and conversations with others.
- Not every message or recommendation applies to every individual.
- Understanding the information that relates to your circumstances is often more valuable than collecting more information.
- Education helps individuals ask better questions and better understand their available options.

Media Sound Bite:

"The challenge isn't finding Medicare information. It's understanding which information applies to you."

Topic 3: Still Working Changes the Conversation

Core Message:

Many individuals assume they must enroll in Medicare as soon as they turn 65. However, continuing to work and maintaining employer-sponsored health coverage may change the Medicare conversation. Understanding how employment affects Medicare can help individuals prepare for the transition into retirement.

Talking Points:

- Employer-sponsored health coverage may influence Medicare enrollment decisions.
- Retirement timing often affects when Medicare planning begins.
- Continuing to work may change the timeline, but it should not delay education.
- Understanding available options today can help individuals prepare for tomorrow.

Media Sound Bite:

“Turning 65 doesn’t always change your healthcare. Sometimes it simply changes the conversation.”

Topic 4: Medicare Advantage or Medicare Supplement?

Core Message:

Many individuals hear the terms Medicare Advantage and Medicare Supplement long before they understand the differences. Taking time to learn how these options work can help individuals ask more informed questions and better understand which approach may fit their circumstances.

Talking Points:

- Medicare Advantage and Medicare Supplement offer different approaches to coverage.
- Costs, provider access, and coverage features may vary.
- No single option is appropriate for everyone.
- Education helps individuals evaluate options before selecting coverage.

Media Sound Bite:

“The goal isn’t to decide which option is better. The goal is to understand which option best fits your circumstances.”

Topic 5: Assumptions Can Create Surprises

Core Message:

Many common Medicare misunderstandings begin with assumptions that have been repeated over time. Learning how Medicare actually works can help individuals avoid unnecessary confusion and feel more confident as they evaluate their options.

Talking Points:

- Medicare myths are often shared with good intentions.
- Costs, coverage, and enrollment timelines are commonly misunderstood.
- Clarifying assumptions can help prevent unnecessary surprises.
- Education helps replace assumptions with understanding.

Media Sound Bite:

“The biggest Medicare misunderstandings often begin with the smallest assumptions.”

Topic 6: Timing Matters More Than Many People Realize

Core Message:

Medicare includes important enrollment periods and timelines that can influence an individual's available options. Understanding those timelines early can help individuals prepare, avoid missed enrollment opportunities, and make more informed decisions when the time comes.

Talking Points:

- Medicare includes important enrollment periods and deadlines.
- Some Medicare enrollment opportunities are available only during specific timeframes, making it important to understand enrollment timelines before a deadline is missed.
- Employment changes and retirement may create additional enrollment opportunities.
- Learning about important timelines early can help reduce uncertainty.
- Planning ahead creates greater confidence throughout the enrollment process.

Media Sound Bite:

"Understanding your Medicare timeline today can help prevent unnecessary surprises tomorrow."

Topic 7: Medicare Is Not a One-Time Decision

Core Message:

Enrolling in Medicare is only one step in an individual's healthcare journey. Healthcare needs, prescription drug coverage, provider networks, and plan benefits can change from year to year, making annual Medicare reviews an important part of ongoing planning.

Talking Points:

- Healthcare priorities often change over time.
- Prescription drug plans and Medicare Advantage plans may change each year.
- Annual reviews provide opportunities to evaluate current coverage.
- Medicare planning continues long after enrollment.

Media Sound Bite:

"Enrolling in Medicare is an important milestone. Reviewing your coverage helps ensure it continues to meet your needs."

Topic 8: Who Is Helping You Navigate Medicare?

Core Message:

Navigating Medicare often begins with finding reliable educational resources. Asking questions and receiving clear, objective information can help individuals better understand their options and feel more confident throughout the process.

Talking Points:

- Medicare conversations often begin with questions rather than decisions.
- Reliable educational resources can simplify complex topics.
- Clear explanations help individuals understand available options.
- Education builds confidence before enrollment and beyond.

Media Sound Bite:

“One of the most valuable Medicare resources isn’t another brochure. It’s having someone who can help explain your options.”

Topic 9: Medicare Decisions Are Personal

Core Message:

While many individuals ask similar Medicare questions, the answers often depend on their healthcare needs, geographic location, employment status, retirement goals, and personal priorities. Meaningful Medicare conversations begin by understanding the individual before discussing available options.

Talking Points:

- Healthcare priorities vary from person to person.
- Employment and retirement plans may influence Medicare decisions.
- Personal circumstances should guide Medicare conversations.
- Education helps individuals make informed decisions that fit their situation.

Media Sound Bite:

“The best Medicare decision isn’t the one someone else made. It’s the one that fits your life.”

Topic 10: Opening the Door, Not Making the Decision

Core Message:

The purpose of Medicare education is not to encourage immediate decisions. It is to help individuals better understand their options so they feel informed, prepared, and confident when enrollment decisions eventually arise.

Talking Points:

- Medicare education should begin with understanding.
- Learning about available options does not require immediate action.
- Questions naturally lead to more meaningful planning conversations.
- Greater understanding often leads to greater confidence.

Media Sound Bite:

“The goal isn’t to create urgency. The goal is to create understanding.”

Final Thoughts

The most effective media conversations are built on education, not recommendations.

When discussing Medicare in television interviews, radio appearances, workshops, webinars, or podcasts, focus on helping individuals better understand the questions they should be asking rather than encouraging immediate decisions.

Lead with clarity.

Simplify complex topics.

Use relatable examples that help audiences connect with the conversation, then provide educational context that helps them better understand their options.

Remember, your role is not to have every answer or recommend a specific course of action during a media appearance. Your role is to help individuals feel more informed, more confident, and better prepared to continue the conversation.

Questions come before decisions.

When people better understand Medicare, they're better prepared to make informed decisions when the time is right. Medicare starts with education. Lead with education. Encourage questions. Create understanding.

