

'Medicare Lady' Helps Veterans, Others Navigate Medicare Coverage Options

Affectionately known as "The Medicare Lady", Theresa Cangemi, independent agent and president of Medicare Made Simple in Syracuse, helps educate seniors and their families about the multitude of options available to them when the time comes to enroll in Medicare.



Cangemi

"People often come to me confused and somewhat intimidated by the system," says Cangemi. "I dispel the myths, and replace uncertainty with knowledge, so that they can make the best choices for their own unique situation."

Veterans in particular often struggle with the intricacies of how to integrate VA benefits, Medicare, and supplements, according to Cangemi. Many settle for gaps in their coverage — often without even realizing those gaps exist — when there are zero premium and low-cost premium plans that can help. Cangemi holds frequent seminars specifically for veterans and their families through organizations such as Clear Path for Veterans.

"While the government supplies basic information to seniors as they approach the age of 65, the information is general and sifting through it isn't always easy," explains Cangemi. "My clients benefit from an individualized approach. We sit together and look at the whole picture — their unique and individual situation — ensuring that they are clear about their options, and well-

informed on the latest program requirements, such as late enrollment penalties which can stay with you for life."

Specializing in Medicare keeps Cangemi on the leading edge of changes to benefit programs as well as new options being offered, something more challenging for a generalist. She is also a certified senior adviser, meeting a strict code of professional conduct for ethical business practices in dealing with seniors. Her fee is paid through commissions paid by Medicare when a client chooses a program to enroll in, so there is no additional cost for the one-on-one consultations and individualized service.

"People need to understand that Medicare is not an entitlement program; it's a benefit that Americans pay for over the course of their entire working life. When the time comes to enroll, you want to maximize that investment and get the very best coverage for you. That's something that I enjoy knowing I can assist seniors in doing," says Cangemi.

In fact, most of Cangemi's clients are the next generations of the same families. Often the child of a client she is working with today will ask her to call them back for their own appointment when they near age 65. Social worker, case managers, financial advisors and estate planners also make frequent referrals to Cangemi's practice.

For a calendar of Theresa Cangemi's upcoming seminars, or for more information on her services, visit www.MyMedicareMadeSimple.com

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