

Special Election Periods

A patient in her mid 70's was still working and avoiding treatment for stage 4 lung cancer because she could not afford the copays and deductibles she believed she would have to pay if she enrolled in Medicare. After speaking with a Perfiniti agent she learned that she qualified for a Special Election Period if she stopped working and took social security. Perfiniti enrolled the patient into a Medicare Supplement Plan and Part D Drug coverage. The patient was able to seek Chemotherapy and follow up on doctor's appointments that otherwise would have been skipped. This coverage also provided the client (hospital) full payment with no delays in payment and the patient had no patient responsibility.

Provider Benefits - Full Medicare payment and secondary payment.

No patient financial responsibility. Helped patient live longer.

Patient Benefits - No out-of-pocket costs. No issues with care.



Medicare Savings Program - QMB

A patient was referred to Perfiniti by an on-site case manager. The patient recently went through a divorce and was newly diagnosed with heart failure. She was experiencing a significant change in income after the divorce and was worried about being able to afford medical care. After sitting down with the Perfiniti agent she was found to be eligible for QMB (Qualified Medicare Beneficiary). Perfiniti was able to assist her in the approval of QMB, which opened the door for her to enroll in Dual Eligible Medicare Advantage plan. In the end the patient was able to afford medications, medical care and treat her heart condition with no responsibility or out-of-pocket costs.

Provider Benefits - Full Medicare and Medicaid Payment with \$0 patient financial responsibility. Plan had partner providers in-network.

Patient Benefits - Plan benefits beyond Medicare and Medicaid. Saved \$5,100 on Prescription Drug Costs and \$2,220 on Part B premiums.

"I am really appreciative for the Perfiniti Agent. He took the time to care about my needs. He was kind, knowledgeable and helped me find the right plan for me."

★★★★★ - Gwenda C.



What Our Enrollees Say

"I called Lori Weiss and she was so friendly, helpful, and very professional! Within 20 to 25 minutes we completed my enrollment! Thank you so much for being there for me without any delay!"

★★★★★ - Dan T.

"I have been depending on Jeremy at Perfinity for years to explain my Medicare options and insurance. I would highly recommend him and your services."

★★★★★ - Diana B.

"My agent was excellent at helping me set up my supplement insurance for Medicare."

★★★★★ - Sandra C.

"Jeremy G. always goes above and beyond He is a true blessing"

★★★★★ - Kathy W.

"The Perfiniti agent is an excellent sales person. She listens to every client because she cares about what is best for him/her."

★★★★★ - Roxanne D.

"Our agent is so helpful and always helps me with answers to all my questions. She is patient and always helpful in all situations."

★★★★★ - Georgette S.

"Working with our agent has been a blessing for me. She's professional yet personable. Takes time to explain the insurance. And answers questions with patience, clarity."

★★★★★ - Eva W.

"Very professional, helpful and courteous individual. Was a pleasure having him help get me enrolled. He helped make everything easy to understand."

★★★★★ - Calvin W.

"My agent has proved to be an invaluable ally in working through the muddy waters of medicare, medicaid and supplemental insurance. She went above and beyond in helping me navigate getting proper coverage and care for my ill and dying mother. She subsequently got me personally, in a proper medicare supplement, following my mothers ordeal. Although I've not had the pleasure of meeting her personally, she's top shelf, by any measure. You should be proud to have her as a representative, as she has become a trusted adviser to me and our family."

★★★★★ - Gary B.

"Our agent is amazing to work with!"

★★★★★ - Rebecca G.

"My agent was very informative, when I signed up for my policy. I have had it for 1 year and I am very happy with it. I appreciated all of your help."

★★★★★ - Mary W.