

One stop shopping for all your health and financial protection needs

Medicare

Are you Turning 65? New to Medicare? Received a Rate Increase? Or simply have Medicare Questions? You've come to the right place.

- Medicare Supplement
- Medicare Advantage
- Medicare Part D (Rx)
- Dental – Vision – Hearing
- Long Term Care
- Final Expense

There are 10 thousand seniors turning 65 every day until 2035!

When you turn 65, you have to make several important decisions about your Medicare coverage. Your first year of Medicare eligibility is one of the most crucial and critical times because of the variety of choices you have to make and the potential for costly mistakes that may last you a lifetime

The best time to start your research is at 64, especially if you're enrolled in an HSA (Health Savings Account). In fact, just one mistake can cost you tens of thousands of dollars. We will educate and guide you every step of the way.

We will help you with the following:

- Know when to sign up for Medicare to avoid lifetime penalties.
- Determine whether to sign up for Medicare ONLY or with full benefits.
- Help you enroll into Medicare Part A & B thru Social Security.
- Maximize your Social Security benefits in conjunction with Medicare Part A & B
- Explain the differences between Medicare supplement and Medicare Advantage so you can make an educated decision.
- Complete a side by side comparison for your Medicare Part D (Rx) plan thru Medicare.gov so you don't overpay for your drugs
- Understand what is not covered by Medicare.
- WE shop the market so you don't over pay for your benefits.

Health Insurance

When shopping for health insurance in Texas, the Lezam insurance agency is here to help! As an independent insurance agency, we specialize in customized individual health insurance. Having an independent health insurance broker gives you an advocate and an ally at no cost to you. With complete access to all carriers in Texas, we will research policies and compare health insurance quotes to help you determine the best Texas health insurance plan for you and your family.

With decades of experience in the insurance industry, our team is licensed, highly educated professionals who will use their knowledge to help you make an educated decision about your health insurance coverage that you can trust. We offer cost efficient individual and family health insurance plans on and off the exchange, all year round. We customize each plan based on your individual needs to make the health insurance process simple and easy.

We will shop and compare plans and prices, and find you the insurance plan that fits your needs.

Best of all, our help is at no cost to you.

- Short Term Medical
- Individual Health – On and off the exchange
- Group / Employer Health Insurance