



What to Bring to Your Appointment with HUGS

Bringing the right information helps us give you accurate options the first time — whether you're reviewing Medicare, Marketplace, life, or supplemental coverage. Use this checklist before you meet with us.

Always Helpful to Bring

- Photo ID and your Medicare card (red, white, and blue) if you have one
- Current insurance cards (Medicare Advantage, Medigap, Part D, Marketplace, or employer plan)
- List of your doctors and specialists you want to keep
- List of current prescriptions (name, dose, pharmacy) — or bring the bottles

If We're Talking Medicare

- Medicare Number (from your card) and Part A / Part B effective dates
- Current plan name and ID (Advantage, Medigap, or Part D) if you already have coverage
- Whether you have Medicaid or a Medicare Savings Program (QMB, SLMB, QI)
- Any recent letters from Medicare, Social Security, or your plan

If We're Talking Marketplace (ACA) or Life / Annuities

- Estimate of household income and family size (needed for tax credits on Marketplace plans)
- For life or annuities: basic health history and any existing policies you want reviewed
- Questions or goals written down — what you want coverage to do for you

Optional but Useful

- A family member or trusted person if you want a second set of ears
- Notes from a prior agent or plan comparison you already started
- Your preferred pharmacy and any providers outside your area (travel / snowbird)

IMPORTANT

- You don't need everything perfect — bring what you have. We can work from partial information.
- Never share Social Security numbers or bank details by unsecured email; we'll collect sensitive data securely.

HOW HUGS CAN HELP

When you bring these items, we can compare plans accurately, check networks and drug lists, and give you clear next steps in one visit. At HUGS we have no greater joy than to hear that our clients are walking with confidence.