



What HUGS Does — and What We Don't

Clear roles protect you. We handle insurance education and enrollment. Official agencies and other professionals handle everything else. Here's the simple split.

WE HANDLE THIS

- ✓ Medicare, Medigap, Advantage, Part D, and ACA Marketplace education
- ✓ Comparing plans against your doctors, prescriptions, and budget
- ✓ Enrollment windows — AEP, Open Enrollment, and Special Enrollment Periods
- ✓ Extra Help / LIS, Medicare Savings Programs, and dual-eligible guidance
- ✓ Connecting Medicare with hospital indemnity, dental, vision, hearing, life, and annuities
- ✓ Follow-up after enrollment when questions come up

WE POINT YOU HERE INSTEAD

- Social Security / Medicare card issues → SSA or Medicare.gov
- Medicaid eligibility decisions → NC DSS or SCDHHS / Healthy Connections
- Tax questions, IRMAA, premium tax credits → a tax professional
- Wills, powers of attorney, legal documents → an attorney
- Medical treatment decisions → your doctors
- Provider or hospital billing disputes → the provider / plan member services

Why This Matters

- You always know who to call for what.
- We stay inside our license so the guidance you get is accurate and compliant.
- When something is outside our role, we say so plainly and send you to the right place.

HOW HUGS CAN HELP

Bring us coverage and enrollment questions. We educate, compare options, and walk the process with you — and we will be clear when another professional or agency needs the next step. At HUGS we have no greater joy than to hear that our clients are walking with confidence.