

MAKING **MEDICARE** EASIER

SBHIS founder **Patricia Salas** welcomes the next generation of Americans to Medicare with the following words: **“Let our knowledge be your power.”**

The man was skeptical. He’d spent decades in corporate America, happily utilizing his company’s health insurance. Now, nearing 65, he saw no reason to stop. He loved his job and had no plans to quit. Besides, he crowed, Medicare couldn’t possibly beat his company plan.

Medicare expert Patricia Salas listened carefully, took a breath, then worked her magic.

“This couple was paying \$1,200 a month for their health insurance for employee and spouse,” she recalls. “I quickly calculated that if they signed up for Medicare—and a plan that met all their needs—they’d be paying less than \$400 a month for better, more flexible coverage than they currently had.”

But Salas didn’t stop there. “Because my client and his wife were older, I suspected they were skewing the company’s group plan higher by thousands.” Salas was right. By agreeing to switch to Medicare, the man was able to get an \$800 monthly allowance from his employer.

Salas founded SBHIS Insurance Services (SBHIS), a Medicare-focused insurance agency, in 2005. Today, SBHIS (pronounced “ess-biss”) helps people navigate the complexities of Medicare and procure the perfect health care coverage for their needs. SBHIS agents assist close to 200,000 clients in California alone. Salas oversees approximately 150 independent

agents throughout the San Diego area and about 3,000 nationwide. Reflecting their clientele’s cultural diversity, many SBHIS agents are multilingual.

Fearless Focus

“Other agencies sell home, car, and life insurance; not us,” says Salas. “We offer three products: Medicare Advantage, Medicare supplements, and prescription drug coverage. We learn about our clients’ lives, families, and health care concerns, then find them the right Medicare plan.”

Because plans and coverage can change—and because people’s health care needs do too—SBHIS professionals visit their clients annually to update their Medicare coverage. This regular, face-to-face contact, totally free of charge, is a huge part of why Salas loves her job.

“Many clients have become close friends,” she says. “Some have even come to work for me.”

Understanding Options

Among the most hesitant Medicare-eligible clients are those about to turn 65. “The ‘new 65-ers’ aren’t who they were a generation ago,” Salas says. “They’re often active and strong. They work, run, and do yoga; they might be on their second marriage with young children.”

Many, she continues, harbor misconceptions about Medicare. “Yes, you can keep working while on Medicare, and you can keep your doctors. Medicare



isn’t a one-size-fits-all solution; it’s excellent, comprehensive coverage customizable to every budget and health care need.”

Some clients opt to untangle the complexities of Medicare on their own but soon become overwhelmed. “Medicare Advantage? Medicare supplements? Prescription drug coverage? We get it: Finding the right Medicare plan can be confusing,” says Salas. “My agents and I know this stuff inside and out. We’re here to help, and our services are free. Let our knowledge be your power.”

SBHIS OFFERS PEOPLE OVER 65:

Free, in-depth Medicare consultations

Individualized plan comparisons

Medication reviews

Annual plan reviews

Assistance with applications

