

Your Trusted Partner in Medicare

* Chapter

On average, a retired American couple will spend \$315,000 on healthcare. Their Medicare choices will determine the **cost** and **quality** of their care.*

By signing up for a Medicare plan with Chapter, you can ensure you're choosing the right plan for your needs. Chapter recommends all types of Medicare plans, including Medicare Advantage, Supplement, and Part D drug plans.

Dialysis Patient 1 South Carolina



Before Chapter

A Medicaid patient in South Carolina was persuaded by a Humana agent to choose a plan with a \$7,500 maximum out-of-pocket.

With Chapter

A Chapter Advisor switched them to a plan with a much lower out-of-pocket maximum. The patient will save \$4,600 on their dialysis treatment for this year alone.

Dialysis Patient 2 Oklahoma



A patient from Oklahoma was paying around \$1,000 every month for dialysis. And because they didn't have a Medicare Advantage prescription drug plan, the hospital wouldn't put them on the transplant list.

A Chapter Advisor was able to find them a special needs plan with a \$3,900 maximum out-of-pocket cost. They're now saving \$8,000 a year on dialysis and are on the transplant list!

Dialysis Patient 3 Texas



A patient from Texas was paying \$1,600 a month for employer coverage, but was also paying 20% of their total dialysis costs.

A Chapter Advisor was able to find them an Medicare Advantage prescription drug plan with a \$0/month premium, and a \$3,400 maximum out-of-pocket cost that covered all of their doctors and prescriptions.

Trusted by our members



James was kind, knowledgeable and patient! I would recommend Chapter (& James) for Dialysis patients. He was thorough and made sure I was 100 percent comfortable with my plan. I was able to print off my entire plan as soon as we got off the phone. No surprises!

— **R. Murray**



I was apprehensive and under a lot of stress to get my insurance changed to better suit my husband who is a kidney dialysis patient. With Lindsey's knowledgeable help and him spending an exorbitant amount of time with me, he was able to find a good fit for my husband's needs as well as my own. He is a professional, but I appreciated his concern for our wellbeing in taking the time to really find a good fit for my husband and me.

— **Barbara (Kris) Ragan**



Chapter did an incredible job helping find the best plan for a woman with multiple chronic illnesses on dialysis. Everyone was patient, knowledgeable and caring. I can't imagine we would have gotten such excellent service anywhere else.

— **Anonymous**