

Medicare *Maximization*

A New Service for Early Retirees



Pre-65 retirees are among the most expensive members in a group plan. Many qualify for Medicare through Social Security Disability Insurance (SSDI), yet they remain on the active employee health plan, driving up costs.

LaborFirst provides Medicare Maximization as an optional service for early retirees. By optimizing the number of pre-65 retirees and dependents using Medicare as primary coverage, plan sponsors can significantly reduce healthcare expenses while ensuring members receive the benefits they are entitled to.

Our Approach

Discovery: We identify members who may qualify for Medicare through SSDI eligibility, long-term disability (LTD), COBRA, or with certain medical conditions.

Representation: We provide personal outreach and expert representation to guide members through the SSDI application and appeals process, ensuring successful Medicare enrollment.

Implementation: Once members receive SSDI approval, we guide them through the Medicare enrollment process to ensure a smooth transition without gaps in coverage.

Recovery: LaborFirst partners with insurers and TPAs to rebill past claims (up to 12 months) to Medicare, recovering overpaid expenses for plan sponsors.

Key Benefits

For Plan Sponsors

- Significant savings; transitioning eligible individuals to Medicare saves plan sponsors an average of \$87,500 per person over five years
- Reduces long-term financial liabilities and stabilizes future healthcare costs

For Members

- Eligible for early SSDI payments, improving financial security
- Access to Medicare coverage, reducing out-of-pocket healthcare costs

Contact Us to Maximize Medicare Coverage in Your Pre-65 Retiree Population.

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