

**LUPUS SUMMIT 2023**

# **HOW TO GET THE MOST OUT OF YOUR INSURANCE**

**A practical guide to  
understanding your  
insurance**

**SHORESH SELDON**

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# ABOUT ME: SHORESH SELDON



I am the Founder of CBG Consulting, an Atlanta-based consulting agency that assists with educating people about their healthcare and life options, through assistance with ACA (Affordable Care Act) also known as Obama Care, Medicare Advantage, Medicare Supplement, Life Insurance, Supplemental benefits, and Hospital indemnity plans. I also help with community resources such as, Medicaid, Social Security, Nursing Home and assisted living transitions, food stamps, free phones and more. Allowing you the freedom to make an educated decision on your healthcare and life needs. My greatest joy is serving as an advocate to help senior citizens, and my other clients find resources that support them in their everyday needs.

@CBG.CONSUTING

# PLAN YOUR HEALTH CARE

*Do the research*

*Pay attention to your medical cost*

*Be proactive for what may happen*

*Know the cost*

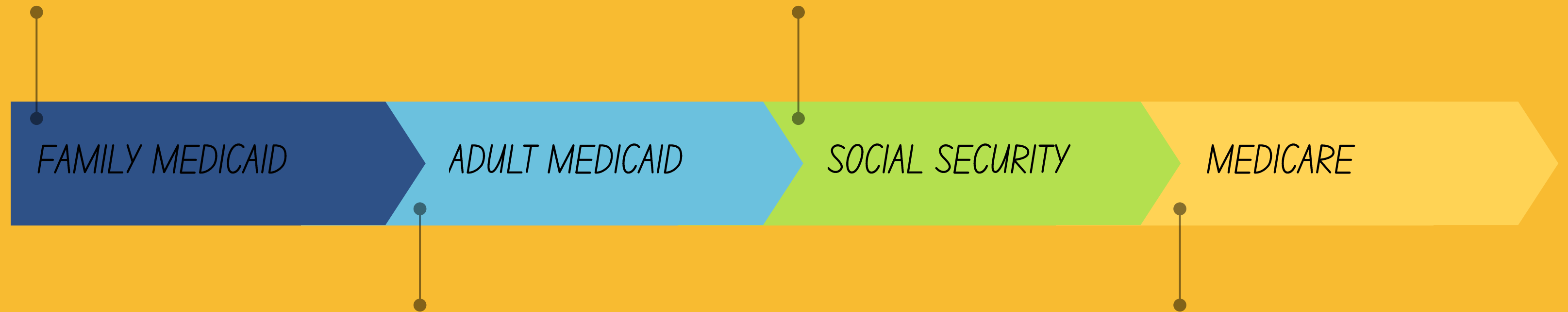
*Select a great plan*


*Know your benefits*



Tip: have your care coordinators assist you with what you need help with.

# INSURANCE TRANSITIONS



A collection of approximately 20 colored pencils of various colors (red, blue, green, yellow, orange, purple, pink, black, brown, grey) are arranged in a circular pattern, pointing their tips towards the center. The text "Create your own care team!" is written in a black, cursive font in the center of the circle.

*Create your own  
care team!*

33,223

*Average annual direct health*

1,252-20,000

*Annual lost productivity cost*

50,000

*Annual direct cost and indirect cost of Simone fighting lupus*

# KEY THINGS TO PAY ATTENTION TO

*Deductibles*

*Coinsurance*

*Co-pays*

*Savings*

*Premiums*

*Plan Benefits and  
supplemental Benefits*







**Medicare**



# MEDICARE & YOU

*Resources that assist with education*

# QUIPUS

CHAPTER IV

## Supplemental Benefits

# Q&A

PLEASE FEEL FREE TO ASK  
YOUR QUESTIONS



THANK YOU

# RESOURCES

[ssa.gov](https://ssa.gov)

[medicare.gov](https://medicare.gov)

[georgia.gov](https://georgia.gov)

[healthcare.gov](https://healthcare.gov)

(678)761-6483

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WHEN LUPUS TRY'S  
TO KNOCK YOU OFF  
YOUR FEET  
PHYSICALLY AND  
FINANCIALLY

*We Fight Back!*

