

... on the Randolph County front



Photo: Eric Abernethy / Randolph Hub

'TIS THE SEASON — Brandi Hill with All Insurance For You talks about the importance of reviewing your insurance plan. She helped a couple in their 80s save more than \$8,000 a year by switching to newer, better options.

What to know about All Insurance For You and the current enrollment season

Chip Womick
Randolph Hub

ASHEBORO — Brandi Hill says some people — maybe many people — think the primary interest of insurance agents is pushing policies and making money.

She and her husband, Clint, were determined to dispel such a notion when they opened All Insurance For You in Asheboro seven years ago.

“Our passion was to change the stigma around insurance agents,” Brandi said in a recent interview. “Our mantra is to educate you.”

But before they educate prospective clients about their many options, Brandi and her agents ask a simple question: What are your needs?

Then, they listen.

All Insurance For You is an independent insurance agency. They offer:

- Medicare plans from all the major Medicare companies.
- Health insurance, temporary or permanent coverage, including plans available via the Affordable Care Act, also known as Obamacare.
- Life insurance — whole life and term.
- Plans that cover Cancer, Heart, and Critical Illness.
- Hospital protection.
- Coverage for dental and vision.

Independent agents offer policies from a variety of insurance companies, which means they can help clients shop for the best coverage — and the best price — for their specific needs.

“Because we’re independent,” Brandi said, “we are very competitive.”

“In fact, you don’t save money by going direct to the company or calling a toll-free number from a TV ad. We offer the exact same pricing those guys do. Except — you get the expertise of local product knowl-

edge that comes with a combined agency experience of over 43 years!”

The service is free, and there is no obligation. All it takes is the time to sit with Brandi or one of her agents — in person, over the telephone, by email or text, or via an online connection — to review the options.

“They don’t have to come to our office,” she said, “but they’re welcome to come our office, to have a cup of coffee, and sit down and let us help them.”

Medicare enrollment

Individuals are first eligible for Medicare, a federal health insurance program, three months before they turn 65. People with end-stage renal disease and some younger people are eligible, too.

Original Medicare includes Part A (Hospital Insurance) and Part B (Medical Insurance). Individuals can join a separate plan to get Medicare drug coverage (Part D). Medicare Supplement Insurance (also called Medigap) is available to help pay out-of-pocket costs. Medicare Advantage (also known as Part C) is available from private companies. These plans are

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Insurance

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alternatives to Original Medicare for health and drug coverage.

For weeks before Medicare’s annual open enrollment period — which began Oct. 15 and runs until Dec. 7 — many people in certain age groups are inundated with mail, phone solicitations and television ads from companies seeking to sell Medicare products.

“I think it’s important to shop, to investigate, to see what your options are,” Brandi said. “I think it’s a good idea to review your plan at least every three years. There may be something that would be better that you had no idea was out there.”

Recently, she met with a married couple in their 80s who had been on a Medicare Supplement policy since they were 65. No one from the company that sold them their original policy had ever contacted them to do a review.

Initially inexpensive, the premiums escalated over time to nearly \$3,000 a year for each of them. Coupled with their drug plan, their health-care coverage was about \$4,200 apiece annually — even though they are healthy: They each take just one generic medication and typically see a doctor just once a year — for a physical.

After a review, the couple is switching to a new plan with no monthly premium — that’s \$0 per month — \$0 copays and \$0 for their monthly medications. They also will have dental and vision coverage and a free gym membership.

“They’re essentially going to save over \$8,000 a year — and they had no idea,” Brandi said.

ACA enrollment

This year, the open enrollment



Photo: Eric Abernethy / Randolph Hub

COME ON IN — All Insurance For You in Asheboro is located at 323 NC 49, in the retail center to the left of Food Lion on Albemarle Road.

period for health coverage through the Health Insurance Marketplace created under the Affordable Care Act is Nov. 1-Jan. 15.

Anyone with Internet access can log on to the Marketplace to shop and compare plans, but the amount of information and options may be overwhelming.

Brandi and her team are happy to guide anyone through the process, sharing the pros and cons of individual plans and their knowledge as to which plans — all of which are tailored for North Carolina residents — might be better for someone in their local community. Or what might be best for a young family. Or for someone with specific health concerns.

Their expertise extends beyond the plans themselves, too. One example: Many low-cost plans via the ACA marketplace carry low premiums and high

deductibles. There is an option, with a “very inexpensive” premium, Brandi said, to cover those deductibles and receive a check for the out-of-pocket expenses.

“Our job is to help you think about those what-ifs and help you plan for that,” she said. “It’s so individualized. And this year, we’ve got a lot of new carriers coming to North Carolina. I’m glad for the competition. When the companies compete, we win as the consumer.”

Two offices

All Insurance For You is a five-person team, with Brandi Hill (Clint is now the Broker Manager for the Raleigh-Durham area for Aetna); Chris Alvarez, a six-year Air Force veteran; and Charlotte Slayton (Brandi’s mother), who has a background of 16 years

as a military contractor, in the Asheboro office at 323 N.C. Hwy 49 South, Suite F.

Kevin Adams, a four-year Army veteran, and Tatum Alverson, who comes from a 20-year background of medical administration, are in the Davidson County office at 5968A Old U.S. Hwy. 52, Lexington.

Before he joined the All Insurance For You team, Alvarez earned a living as a car salesman. “I felt the burden of making a sale,” he said, “and then coming here, it is a different atmosphere with our clients — it’s not about making a sale but how much we can help our clients get what they need.”

Brandi said she and her team try to stay in contact with clients throughout the year. Most new customers come by referrals — word-of-mouth recommendations — from current clients.

“I want to see a person protected, happy using their benefits,” she said. “We tell all of our clients, if something is bothering you, if you have a problem, call us. It may be a claims issue. Or needing authorization for a test. Sometimes they are worried about things that we can help with right away.”

“We don’t just stop with selling you a policy. When someone becomes a client of ours, we go the extra mile to make sure they can afford their medications, that they can get the help they need. We have tons of clients that were paying hundreds and hundreds of dollars for their medicine, and now they’re not paying anything.”

“We treat people like they are our parent or grandparent or brother or sister. We care about our clients, and we love them. We truly want to be here for them. They’re doing life, and we want to do life with them.”

For more information, call the Asheboro office at 336-736-8413 or the Lexington office at 336-731-7611 or visit online at allinsuranceforyou.com.