YourCareRep
Life, Health and Medicare Advantage

Meet Your Team


Eddie Velez
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YourCareRep LLC is a fiduciary insurance agency and a Registered Social Security Analyst organization (RSSA®). We are also a true veteran specialist organization, helping veterans in many capacities. Our Founder, Eddie Velez, is a veteran and member of the Marine Corps League, whose main mission is to help Marines, veterans of all services, their widows and orphans. We work with all people and are able to help with social security, Medicare and Medicare Advantage, life and final expense insurance, dental, annuities, hospital indemnity and cancer policies, and more.

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To speak with one of our agents, go to www.yourcarerep.com or email info@yourcarerep.com or call (727) 459-1887.

Inflation Reduction Act and Medicare



Part D Stages

2024	2025
1. Deductible: $545	1. Deductible: $590
2. Coverage Stage: $5,030	2. Coverage Stage: $2,000
3. Donut Hole: $2,970	3. NO Donut Hole
4. TrOOP is $8,000	4. TrOOP is $2,000

No More Donut Hole!
No Cost in Catastrophic Coverage!

Medicare Prescription Payment Plan

For the first time, beginning in 2025, the prescription drug law, known as the Inflation Reduction Act, requires all Medicare prescription drug plans (Medicare Part D plans) — including both standalone Medicare prescription drug plans and Medicare Advantage plans with prescription drug coverage — to offer enrollees the option to pay out-of-pocket prescription drug costs in the form of capped monthly payments instead of all at once at the pharmacy.

- Can opt-in at any point during the year
- Beneficiary is billed monthly, not at point of purchase
- Payments DO NOT begin until beneficiary incurs out-of-pocket cost
- Payment cannot exceed a monthly cap (cap varies month-to-month)
- Does not affect how one moves through the stages of Part-D

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