

# 2013 Media Kit



Headquarters • 300 Allsup Place • Belleville, IL 62223

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## Founder and Industry Pioneer



### James F. Allsup

PRESIDENT & CEO

Jim Allsup founded Allsup in 1984 as the first nationwide, non-attorney Social Security Disability Insurance (SSDI) representation provider. Nearly 30 years later, as president and CEO, he heads an organization of more than 800 professionals headquartered in Belleville, Ill. Allsup is a premier provider of Social Security disability, veterans disability appeal, Medicare and Medicare Secondary Payer compliance services for individuals, employers and insurance carriers. His company has helped more than 200,000 people receive \$18 billion in SSDI payments and Medicare benefits. Allsup also has helped thousands of customers with Medicare decisions and benefits coordination.

Upon graduating from college, Mr. Allsup accepted a position with the Social Security Administration. After four years, realizing there should be a better way for individuals to collect their disability benefits, he left government service to establish Allsup in downtown Belleville. Belleville is located in southwestern Illinois, about 15 miles from St. Louis.

Recognized as an authority on disability-related Social Security and Medicare issues, Mr. Allsup was highly influential in the legislative clarification of the 1993 Omnibus Budget Reconciliation Act, which mandated Medicare pay primary for non-working disabled employees. He also has testified before the House and Senate in Washington, D.C., on these and other issues.

Mr. Allsup has enjoyed professional success on many levels. In 1991, he completed construction of the 53,000-square-foot corporate headquarters building on a 30-acre campus in Belleville. In 1992, Allsup Inc. received its third consecutive *Inc. 500* award, which recognizes America's fastest-growing private companies. The company was awarded in 2006 with the Better Business Bureau's Torch Award for world-class customer service, and recognized as a finalist in the 2010 BBB International Torch Awards for Marketplace Excellence. Mr. Allsup also was recognized by Invisible Disabilities Association with its 2009 Advocacy Award.

Dedicated to the local business community, Mr. Allsup is a member of the St. Louis Regional Chamber and Growth Association (RCGA), regional chamber and economic development organization. He also is involved with the Greater Belleville Chamber of Commerce and sits on the advisory board of directors of U.S. Bank in St. Louis.

Mr. Allsup is an Air Force veteran and a graduate of Belleville Area College (now Southwestern Illinois College) and Southern Illinois University Edwardsville.



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# Company Fact Sheet

## Who We Are

Allsup is a nationwide provider of Social Security disability, veterans disability appeal, Medicare and Medicare Secondary Payer compliance services for individuals, employers and insurance carriers. Serving people with disabilities for nearly 30 years, Allsup was founded in 1984 as the first nationwide, non-attorney service helping people receive their Social Security Disability Insurance (SSDI) and Medicare benefits. During this time, Allsup has successfully secured nearly \$18 billion in Social Security disability payments and Medicare benefits for more than 200,000 people with disabilities.

Allsup employs more than 800 professionals who deliver specialized services nationwide to people with disabilities, seniors and their families.

## Our Brand Promise

Allsup experts create opportunities for people with disabilities to lead lives that are as financially secure and as healthy as possible.

## Our Core Values

- **Fairness:** We are fair and honest in each and every decision we make.
- **True Helping:** We genuinely care for people and honestly want to make a difference in their lives.
- **Expert:** We are intelligent, knowledgeable problem-solvers who understand what it takes to serve our customers.
- **Driven:** We are driven to succeed, to innovate and to make a difference.



*Don with Allsup employees (from left) Michelle, Lori and Jeni. Don is an Allsup customer.*

## Our Leadership

Jim Allsup is the founder, president and CEO.

## Our Corporate Headquarters

Allsup's headquarters are located at 300 Allsup Place in Belleville, Ill., near St. Louis.

## Our Achievements

Allsup has been awarded an A+ rating by the Better Business Bureau as part of its Standards for Trust program, recognizing Allsup's level of business integrity and best practices that demonstrate honesty and fairness to customers. The company also is a previous BBB Torch Award winner for its world-class service on behalf of people with disabilities nationwide, and a finalist in the 2010 BBB International Torch Awards for Marketplace Excellence.

## Our Contact Information

Phone: (800) 854-1418

Fax: (618) 236-5778

**Consumer Website:** [www.allsup.com](http://www.allsup.com)

**Commercial Website:** [www.allsupinc.com](http://www.allsupinc.com)

For medical professionals, case managers and advocacy groups: [www.allsupcares.com](http://www.allsupcares.com)

For Media Relations, contact Rebecca Ray, director of corporate public relations, at [r.ray@allsupinc.com](mailto:r.ray@allsupinc.com) or Dan Allsup, director of communications, at [djallsup@allsupinc.com](mailto:djallsup@allsupinc.com).



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# Company Fact Sheet

## Our Consumer Services

Provided to individuals with disabilities, their families, caregivers and advisors.

- **Social Security Disability Representation**  
We have helped more than 200,000 deserving customers obtain their Social Security Disability Insurance (SSDI) benefits. Our 97 percent award rate for customers who complete the SSDI process with us far exceeds the national average reported by the Social Security Administration.
- **Allsup Veterans Disability Appeal Service<sup>SM</sup>**  
VA-accredited Claims Agents help veterans to receive service-connected disability compensation as quickly and efficiently as possible during the VA appeals process.
- **Allsup Place**  
Dynamic, customizable and free online community at [AllsupPlace.com](http://AllsupPlace.com) for individuals with disabilities. A personalized disability claims tracking feature, MyClaim, is available to Allsup customers.
- **Allsup Medicare Advisor<sup>®</sup>**  
Our Medicare experts help seniors and people with disabilities make informed choices about the Medicare plans that meet their individual healthcare needs and preferences, evaluate their options in a written report, and assist them with enrollment.
- **Allsup Disability Life Planning Service<sup>®</sup> (DLPS)**  
DLPS specialists identify support and eligible assistance resources (both public and private) from local, state and national programs to help people with disabilities manage and protect their existing financial assets throughout the SSDI process and beyond.

## Our Commercial Services

Provided for employers, long-term disability and workers' compensation and liability insurers, and third-party administrators:

- **Social Security Disability Representation**  
Self-insured companies and insurance carriers refer their former employees and policyholders to Allsup

for guidance in seeking their SSDI benefits. Our expert team will guide them through the SSDI application and claims process.

- **Seamless ORS<sup>®</sup> (Overpayment Reimbursement Service)**  
When initial claims for SSDI benefits are submitted, we offer direct-deposit and pre-authorized electronic withdrawal services that make it easier and faster for claimants to voluntarily fulfill their contractual obligations of refunding an overpayment debt to the long-term disability (LTD) insurance carrier without risking interruption or suspension of their disability benefits. By continually educating the employee and providing timely guidance, we greatly increase the likelihood that both the employer and employee will continue to maximize the financial benefit of the LTD service.
- **Allsup Medicare Advisor<sup>®</sup>**  
Employers can ensure retirees receive an unbiased analysis of available Medicare plans and a smooth transition from their group healthcare plan coverage.
- **Medicare and Medicare Secondary Payer (MSP) Compliance Services**  
We offer a comprehensive solution to ensure consistent, cost-effective and measurable compliance with MSP provisions for workers' compensation and liability insurance settlements. Services include Medicare Set-Asides, Conditional Payment Lien Resolution, Mandatory Insurer Reporting (SCHIP), Reverse Offsets and Life Care Plans. We also help properly coordinate medical benefits with group health plans and Medicare. This includes establishing Medicare as primary payer to employer-group health plans for future medical expenses.



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## Executive Profiles



### G. Carl Bisig

Senior Vice President, Operations

G. Carl Bisig is the senior vice president of Operations for Allsup. He joined the company in June 2005 after serving as president of Payday of America. Mr. Bisig manages the day-to-day functions of the human resources, systems and claims operations.



### Eric Gudmestad

Senior Vice President, Commercial Business

Eric Gudmestad is senior vice president of Commercial Sales and Marketing for Allsup. He joined the company in June 2004 as director of internal audit. Mr. Gudmestad currently manages all commercial sales, marketing and account management functions for the company, which includes developing and implementing customized programs for clients.



### Mary Dale Walters

Senior Vice President, Consumer Sales and Marketing

Mary Dale Walters is the senior vice president of Consumer Sales and Marketing for Allsup. She focuses on Allsup's efforts to ensure a continuing quality of life for their tens of thousands of customers nationwide. Ms. Walters' responsibilities include management of Allsup's consumer sales, e-marketing, brand, product management, marketing communications and public relations activities.

More details are available in the News Room at [Allsup.com](http://Allsup.com).



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## Resources for Journalists

Members of the media and public policy staff can depend on Allsup for assistance in the areas of Social Security Disability Insurance (SSDI), veterans disability appeal, Medicare, Medicare Secondary Payer (MSP) compliance, workers' compensation and general disability. We provide expert and timely assistance in these areas with access to knowledgeable analysts and experts, research support, fact checking, updated news and analysis, reference materials and more.

If you are a news reporter, please contact **Rebecca Ray** at (800) 854-1418, ext. 65065, or email [r.ray@allsupinc.com](mailto:r.ray@allsupinc.com) or **Dan Allsup** at (800) 854-1418, ext. 65760, or email [djallsup@allsupinc.com](mailto:djallsup@allsupinc.com). This includes disability association and trade/industry publications, bloggers and multimedia, as well as traditional news media. [An image library is available online.](#)

Visit the News Room at [www.allsup.com](http://www.allsup.com).

### Allsup Experts

#### **Jim Allsup** • President and CEO

Mr. Allsup founded Allsup in 1984 as the first nationwide, non-attorney Social Security Disability Insurance (SSDI) representation provider. He is recognized as an authority on disability-related Social Security and Medicare issues and has testified before the House and Senate in Washington, D.C.

#### **Mike Stein** • Assistant Vice President of Claims

Mr. Stein is responsible for ensuring that Allsup provides high-quality, efficient service to individuals, clients and government offices, including SSA and state Disability Determination Services (DDS) offices. He remains involved with companywide efforts to leverage technology and provide customers with expanded service options. He also monitors and evaluates SSA programs and initiatives that affect Allsup customers, such as efforts to address the SSDI backlog and the SSA's Appointed Representative Services (ARS).

#### **David Bueltemann** • Manager, Senior Claims Representatives

Mr. Bueltemann personally has helped more than 5,000 people with disabilities receive their SSDI benefits. He has represented SSDI applicants in all 50 states, guiding them from the initial application through the administrative hearing level.

#### **Edward Swierczek** • Senior Claimant Representative

Mr. Swierczek offers 40 years of expertise in the SSDI claims and appeals process, including 27 years with the Disability Determination Service (DDS) as assistant district supervisor and quality assurance specialist with the State of Missouri DDS.

#### **Brett Buchanan** • VA-accredited Claims Agent

Mr. Buchanan served in the U.S. Army and is a veteran of Operation Iraqi Freedom. He now represents veterans nationwide for benefits through the U.S. Department of Veterans Affairs' compensation program, helping them with their VA disability appeals. He is a member of the National Organization of Veterans' Advocates.



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## FAQs - Social Security Disability Insurance

### What is SSDI?

Social Security Disability Insurance (SSDI) is a payroll tax-funded, federal insurance program. Its purpose is to provide income to people unable to work because of a severe or permanent disability.

### How do you qualify for SSDI?

You must be insured. That generally means you must have worked and paid into the program (payroll taxes) for five of the last 10 years preceding your disability. You also must have been disabled before reaching full-retirement age (65-67) and you must meet Social Security's definition of disability. Your full-retirement age varies depending on your birth date. Specific details are [available here](#).

### Do I qualify for SSDI?

Complete our [FREE Social Security disability benefits evaluation](#) to determine if you qualify.

### What is Social Security's definition of "disability"?

Generally, it's being unable to work because of a verifiable mental or physical impairment expected to result in death, or has lasted, or is expected to last, for at least 12 months.

### Is it difficult to get Social Security disability benefits?

It can be. The Social Security Administration (SSA) denies about two-thirds of those filing initial disability applications. It also can take a long time, on average two to four years. People who choose Allsup typically get their benefits months faster than the SSA's national average.

### What is Allsup's success rate?

Our overall award rate is 97 percent for those who complete the SSDI process with us.

### Do I need a disability representative or disability advocate working for me?

You can apply on your own. However, a disability representative such as Allsup can dramatically improve—and speed—your chance of receiving disability benefits. As a group, our representatives have accumulated hundreds of years in disability benefits experience. The vast majority of SSDI applicants have a representative for their appeal.

### Why should I choose Allsup to help me get SSDI?

We will represent you at all levels of the SSDI process, from application through appeals. We have a 97 percent success rate for those who complete the SSDI process with us and nearly 30 years of experience representing people in their local areas. People who use Allsup usually receive their benefits faster, providing significant relief. We simplify a very complicated process and handle paperwork, collect medical records, prepare you for a hearing if one is required and speak to the SSA on your behalf. We actively check the status of your claim on a regular basis. We're here when you need us, and we keep you informed.



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## FAQs - Social Security Disability Insurance

### What are Allsup's fees?

The SSA governs the fees of SSDI representatives. Our typical fee is 25 percent of the retroactive (back) award, not to exceed \$6,000. We do not charge a fee unless we are successful in obtaining your benefits. And there are no add-on fees for travel or collecting medical records.

### How long does it take to get a decision?

Unfortunately, it's not a quick process. The initial decision can take as little as three months, but the average is four to six months. Reconsideration (first appeal) will take another three to five months. The second appeal is before an administrative law judge through Social Security's Office of Disability Adjudication and Review (ODAR). The SSA reports the average time to receive a decision at this level in 2012 was 353 days.

### Do you have any tips on preparing for a hearing?

Your Allsup representative will thoroughly prepare you for the hearing. However, at the hearing level, about half of our customers never had to attend a hearing in person because we obtain a favorable on-the-record decision from the administrative law judge.

### How much will I receive?

It's a complicated formula largely determined by the amount of your past earnings that have been subjected to FICA taxes. The current maximum monthly benefit for an individual is about \$2,500. The current maximum that a family can receive is about \$3,700 a month. Use this [online benefits calculator](#) for more details on how much you can expect to receive.

### Can Social Security take away my Social Security Disability Insurance benefits?

Yes. It doesn't happen often, but you can lose your disability benefits if your condition improves to the point that you no longer meet the SSA's definition of "disabled." SSA must show there has been medical improvement related to your ability to work before they can cease your SSDI benefits.

### Can I get additional benefits if I have children/dependents?

Children up to age 18 or who have not graduated from high school are eligible for benefits if a parent is deceased, retired or disabled. Generally, dependent children of a disabled parent will receive about 50 percent of the disabled parent's monthly benefit. The 50 percent is divided equally among all eligible dependents.

### Why apply for Social Security Disability Insurance (SSDI) benefits?

SSDI provides income until your condition improves, offers assistance to help you return to work and provides ongoing income if your condition does not improve. If you qualify, you are entitled to these benefits based on payroll taxes you have paid either through your employer or as a self-employed worker. Also, when you receive SSDI, you qualify for other important programs such as Medicare and prescription drug assistance, and receive protection for your future Social Security retirement benefits.



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## FAQs - Social Security Disability Insurance

### Where can I get more information about Social Security Disability Insurance (SSDI)?

Review Allsup's information in our [About SSDI section](#). Or visit the [Social Security Administration's](#) website. We also recommend [Why You Want SSDI](#) and [Choosing Representation](#) on [Allsup.com](#).

### What is Supplemental Security Income (SSI)?

Supplemental Security Income (SSI) is a means-based program. Monthly benefits are paid to people with limited income and resources who are disabled, blind or age 65 or older. Blind or disabled children, as well as adults, can get SSI benefits. If a claimant's household income exceeds \$710 per month for an individual and \$1,066 for a couple, or the value of their resources are above \$2,000 for an individual and \$3,000 for a couple, then they are not eligible for SSI.

Allsup screens applicants for SSI eligibility when we complete the SSDI application. SSI is a means-based program for disability, and we are filing for disability benefits based on your past work and FICA taxes paid. You may not be eligible for SSI if you are over the financial limits, so Social Security may send a general financial denial. We will continue to pursue your SSDI case as usual.



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# Allsup Medicare Advisor® | Fact Sheet

## A Trusted Resource

Allsup's Medicare plan selection service is designed to simplify the complex process of selecting and evaluating Medicare coverage to match an individual's healthcare needs and preferences. A specialized team of professionals do all the research, offering their expertise and an objective analysis of the dozens of Medicare options that are available.

*Allsup Medicare Advisor* offers three levels of service:

- *Allsup Medicare Advisor Complete* offers research and analysis of all coverage options including traditional Medicare, Medicare Advantage plans, and Medicare Part D, with or without Medigap
- *Allsup Medicare Advisor Medigap and Part D* reviews options for Medigap plans in combination with traditional Medicare and Medicare Part D
- *Allsup Medicare Advisor Part D* offers a closer look at Medicare Part D plans

With our assistance, our customers are better prepared to make a more informed decision that may ultimately save thousands of dollars in out-of-pocket medical costs and prescription drug expenses, while avoiding the confusion, worry and pitfalls involved when trying to select the right Medicare coverage alone.



*Allsup employees Robert and Mario.*

*Allsup Medicare Advisor* is a valuable service with real advantages:

- **We do the research.**  
Depending on location, there may be dozens of different Medicare coverage options to choose from and the quality of service can differ greatly between insurance providers. *Allsup Medicare Advisor* provides a clear and concise view of real and comparable costs, plus quality and service ratings of prospective providers.
- **We analyze and evaluate the best coverage options to meet specific healthcare needs.**  
Selecting the right Medicare coverage alone is difficult enough, but making a wrong choice could result in costly out-of-pocket medical and drug costs. *Allsup Medicare Advisor* experts remove that burden and anxiety about finding the right Medicare plan.
- **We are completely objective and look at all available options.**  
Our professionals are completely impartial and compare all available coverage options and plans to provide an unbiased look at which ones match customers' specific needs. We do not accept or receive any fees or commission from Medicare Advantage, Medicare Part D or supplement insurance plans.
- **We help each individual enroll in the plan selected.**  
Our experts provide guidance throughout the process, step-by-step, and if requested, will even be on the phone with the individual during plan enrollment. We also offer an annual review service of the selected Medicare plan for changes and comparison with other plans.



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# Allsup Medicare Advisor® | Fact Sheet

## Who Can Benefit

Allsup Medicare Advisor is designed to meet the personal needs of all Medicare-eligible individuals. This includes:

- First-time enrollees: Learn how Medicare works, understand their options and receive help with coordinating healthcare if they're still working or have existing group healthcare coverage.
- People with pre-existing conditions: Learn how health conditions factor into their decisions and evaluate options given their healthcare needs, and understand additional considerations if eligible due to disability.
- People with changing healthcare or financial needs: Receive assistance based on their evolving circumstances (e.g., moving, retiring), both seniors and those with disabilities.
- Dual eligible beneficiaries: Eligibility for both Medicare and Medicaid may require close attention to coordinating coverage and ensuring healthcare needs are met at an affordable cost.
- Caregivers: Learn how they can help their loved ones secure healthcare coverage, address health issues, thoroughly review options and benefit from help with the enrollment process.

Allsup Medicare Advisor is completely customized to meet individual needs. Our experts provide assistance with:

- Identifying and assessing specific healthcare needs
- Understanding all available coverage options to meet your needs and preferences



- Evaluating provider and coverage options based on quality ratings and affordable plan costs, such as premiums, deductibles, co-pays and coverage limits
- Analyzing the options in a detailed written report that's both easy to understand and reference
- Enrolling in the selected Medicare plan and staying informed of upcoming re-enrollment dates

## About Allsup

Allsup is a premier provider of Social Security disability representation, veterans disability appeal and Medicare plan selection services. Serving individuals with disabilities for nearly 30 years, Allsup was founded as the first nationwide, non-attorney service helping people to receive their SSDI benefits. Since 1984, Allsup has successfully secured disability benefits for more than 200,000 deserving customers and obtained nearly \$18 billion in SSDI payments and Medicare benefits.

More than 800 knowledgeable Allsup professionals and senior representatives around the country are dedicated to helping individuals and their families gain the financial and health benefits they deserve. Allsup's headquarters are located in Belleville, Ill., near St. Louis.

## Our Contact Information

Allsup Medicare Advisor: (866) 521-7655  
[medicare.allsup.com](http://medicare.allsup.com)

For Media Relations, contact Rebecca Ray, director of corporate public relations at [r.ray@allsupinc.com](mailto:r.ray@allsupinc.com) or Dan Allsup, director of communications, at [djallsup@allsupinc.com](mailto:djallsup@allsupinc.com).



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## Medicare Expert Fact Sheet

Allsup, founded in 1984, is a nationwide provider of Social Security disability, veterans disability appeal, Medicare and Medicare Secondary Payer compliance services for individuals, employers and insurance carriers. The *Allsup Medicare Advisor*<sup>®</sup> service provides Medicare-eligible individuals with unbiased analysis of the dozens of available Medicare options. Allsup is not a Medicare plan provider and does not accept commissions from insurance providers. To arrange an interview, contact **Rebecca Ray**, director of corporate public relations at [r.ray@allsupinc.com](mailto:r.ray@allsupinc.com).

### Allsup services for journalists who cover Medicare topics:

- Expert commentary on Medicare-related topics
- Fact-checking or background on Medicare to better understand components of the program (i.e., traditional, Medigap, Medicare Advantage, Part D plans)

### Specific topics Allsup experts can address:

- Coverage types – understanding and comparing coverage, e.g. traditional Medicare (Part A/hospital and Part B/medical), Medigap, prescription drug coverage (Part D), Medicare Advantage (Part C)
- Turning 65 and first-time enrollment concerns - employer coverage vs. Medicare, penalties
- Healthcare Reform - changes affecting Medicare-eligible individuals
- Concerns for people with pre-existing conditions
- Costs – premiums, co-pays, deductibles
- Coverage limitations – pre-existing conditions, geographic and treatment limitations
- Coordination of benefits – coordination between private insurance, employer coverage, traditional Medicare, Medicaid, supplemental plans
- Evaluating and changing plans – how and when, types of enrollment periods, confirming plan provisions, enrollment glitches
- Criteria for selecting coverage – medical needs, budget, provider choice
- Medicare Advantage plan types – HMOs, PPOs, PFFS and special needs plans
- Medicare Part D coverage – what is it, how it works, the donut hole and how to minimize drug costs
- Government and industry assistance – Medicare savings programs, state and pharmaceutical company programs
- Business insurance and Medicare - Medicare coordination with other health plans, Medicare Secondary Payer (MSP) compliance, Medicare Set-aside Arrangements (MSAs), Mandatory Insurer Reporting (MIR), conditional payments and more

For more information, visit [www.Allsup.com](http://www.Allsup.com).



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