



## **Cathy Espinoza**

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*Medicare Consultant*

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In the early 80's long before there was Google, the only way to obtain information was to go directly to the source. If you were lucky enough, you might find someone who advises you correctly, this is not often the case.

My father had a stroke at 56 and was told by his employer that it would be best for him to retire. We walked into a Social Security office, my father holding on to me as his cane, needing my assistance to stand up to sit with the advisor. The advisor explained to my father that his choice was to collect his own social security at the reduced rate because he was only 56 or to collect on my mother's record who had worked before she was married and had children. Never were we told that my father was eligible for his Social Security Disability Insurance Benefits until he turned 65 when he could then collect his full retirement. This incorrect information affected my father's ability to provide for himself for the remainder of his life.

I became a licensed insurance producer, Medicare Consultant in 2016 and make it my focus to assist people in understanding the Medicare puzzle, most importantly how to avoid the penalties that they are subject to if they don't sign up for specific parts of Medicare on time. These penalties that are issued by Social Security will last you the rest of your life!! My focus is to educate and inform those who are becoming retirement age of their Medicare choices which will allow them to make the decision that is best for them and collect their full benefit entitlement.

Call me with any questions. I am a teacher, not a salesperson. Lets discuss what will work best for you.

Cathy

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Medicare Consultant

*Our office is located in Chicago Ridge, IL serving SW Chicago and the southwestern suburbs such as: Alsip, Berwyn, Burbank, Cicero, Crestwood, Evergreen Park, LaGrange, Lyons, Merrionette Park, Oak Park, Orland Hills, Orland Park, Palos Hills, Palos Heights, Palos Park, Tinley Park, and Worth.*

*We do travel out of our immediate area upon request.*