Because the right questions change everything.

The Questions You Should be Asking Your Insurance Agent

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The Conversation Most People Never Have

Here's the thing about insurance agents that most people don't know.

We already have the answers. We've seen what happens when the right coverage is in place and when it isn't. We've sat with families who were prepared and families who weren't and we know exactly what the difference looks like.

What we don't always have is the chance to share what we know before something makes it urgent.

That's what this guide is for.

The questions in here aren't complicated. They're just the ones most people never think to ask until they're already in a situation that's asking them for an answer. A claim. A denial. A bill that shouldn't have been that high. A gap nobody mentioned at enrollment.

Go through the sections that apply to your life. If a question makes you stop and think, that's the one worth bringing to your agent.

The best insurance conversation you'll ever have is the one that happens before you need it.

This is how you start it.

-Stephanie Floyd

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ABOUT ME

With several years of experience in the insurance industry, I help clients ask the right questions before they need the answers.

I am licensed in **TX, AL, FL, MI, OH, VA, SC** and specialize in Life Insurance, Medicare, Marketplace Health Insurance, and Annuities. Whether you're reviewing coverage you already have, navigating a life change, or starting a conversation you've been putting off, my job is to make sure you understand exactly where you stand and what your options actually are.

This guide exists because most people never get handed the questions that matter. I hope it starts a conversation worth having.

CREDENTIALS

- Life and Health Insurance License
- AHIP Medicare Certification

What you can expect working with me

I'm *Curious*

I ask questions that go beyond policies and premiums, because understanding your goals helps me find the right protection for your life.

I'm *Committed*

I bring my best to every client interaction and every policy review, ensuring you always know where you stand and what's next.

I'm *Proactive*

From annual check-ins to midyear updates, I stay ahead of life changes so your coverage always keeps up.

I'm *Personal*

I believe in building real relationships with my clients — treating every policy like it's protecting my own family. Because peace of mind starts with trust.

What Clients Are Saying

Stephanie, thank you for your help and dedication. My mom is grateful for you finding her an insurance policy and being transparent with the process. Awesome work.

FRED

Stephanie was able to find me an affordable life insurance policy and even help me set up my Medicare plan.

TAMMY

Thanks so much for helping my brother find a Medicare plan that fit his needs. You even helped him find a more affordable plan for his medications!

MATT

Your Questions Start Here

What You Should Be Asking Your Insurance Agent Before You Need the Answers

Most people have coverage. Very few people know what to ask about it until something happens that makes the question urgent.

That's not a criticism. It's just how it works. You sign the paperwork, file it somewhere, and move on. Nobody hands you a list of questions to ask before the accident happens, the diagnosis comes back, or the bill arrives that doesn't make any sense.

This guide does that.

Each section covers a different area of coverage. Real questions worth asking. The kind of information that feels obvious in hindsight and genuinely useful before anything goes wrong.

You don't need to read everything. Just the sections that apply to your life right now.

If a question stops you because you genuinely don't know the answer, that's not a problem. That's the point. Write it down and bring it to your agent. That conversation is easier to have on a regular Tuesday than in the middle of something you weren't expecting.

Start wherever makes sense. The most important section is always the one that applies to your life right now.

Health Insurance

Questions to ask your agent

Ask your agent these questions. If you don't know the answers already, that's exactly why this conversation is worth having.

About Your Plan

- Is my primary care doctor and all of my specialists actually in network on my current plan?
- What happens if I need care while I'm traveling out of state?
- Does my plan require referrals or can I see a specialist directly?
- What is my out-of-pocket maximum and what happens after I hit it?
- Are all of my current prescriptions covered and at what cost?

About Your Situation

- Is the plan I have right now still the right plan for where my life is today?
- If something changed this year, a new job, a new baby, a change in income, did that affect my coverage?
- If I'm self-employed or buying my own insurance, am I on the best plan available for my budget and my needs?
- If I have a dependent turning 26 this year, what do I need to do and when?

The One Question That Changes Everything

If I needed to use my insurance tomorrow, is there anything about my current plan that would surprise me?

These questions deserve real answers.

LET'S TALK

Guaranteed Income / Retirement Income Planning

Questions to ask your agent

Ask your agent these questions. If retirement is anywhere on your radar, these are the conversations worth having before the window gets smaller.

About Your Plan

- Do I know the difference between what I have saved and what that actually turns into as monthly income in retirement?
- Does my current retirement plan have a floor? A guaranteed amount that shows up every month no matter what the market does?
- What is sequence of returns risk and does my current plan account for it?
- If the market dropped 30% in my first year of retirement, what would that actually do to my income?
- Am I on track to cover my non-negotiables, housing, healthcare, utilities, food, with guaranteed income or am I relying entirely on savings I'd have to draw from?

About Your Options

- What is a guaranteed income product and how does it work alongside what I already have?
- What does starting a guaranteed income strategy now versus in ten years actually look like in terms of what I'd receive?
- How does inflation affect a fixed retirement income over twenty or thirty years and what options exist to account for that?

These questions deserve real answers.

LET'S TALK

Guaranteed Income / Retirement Income Planning

continued

About Your Situation

- If something happened to me, would my spouse have enough guaranteed income to maintain their lifestyle?
- Am I carrying more market risk than I realize heading into retirement?
- Has anyone ever walked me through what my retirement actually looks like as monthly income rather than just a balance?

The One Question That Changes Everything

If I retired today, would I feel financially secure or would I be watching the market every morning hoping the numbers hold?

These questions deserve real answers.

LET'S TALK

Life Insurance

Questions to ask your agent

Ask your agent these questions. Most people have some form of life insurance and very few people know if it's actually enough. These are the questions worth asking before the people you love need the answers.

About Your Current Coverage

- How much life insurance do I actually have right now and where does it come from?
- If I have coverage through my employer, do I know that it doesn't follow me if my job situation changes?
- Is the amount I have enough to cover what my family would actually need, mortgage, income replacement, childcare, debt, education?
- When did I last review my beneficiaries and are they still the right people?
- If I have a term policy, when does it expire and do I know what my options are when it does?

About My Situation

- Has anything changed in my life since I bought my policy, a marriage, a divorce, a new baby, a new home, a new business, that means I should review my coverage?
- If I rely on my employer life insurance as my primary coverage, what is my plan if that job goes away?
- If something happened to me tomorrow, would my family be able to stay in their home, maintain their lifestyle, and not have to make financial decisions in the worst moment of their lives?
- If something happened to my spouse, do I have coverage that accounts for the financial contribution they make even if they don't have a traditional income?

These questions deserve real answers.

LET'S TALK

Life Insurance

continued

About Your Options

- What is the difference between term and permanent life insurance and which one makes sense for where I am right now?
- If I bought term coverage when I was young and healthy, is there a way to convert it to permanent coverage before it expires?
- Is there a way to structure my life insurance so it does more than just pay a death benefit?
- Am I paying for the right amount of coverage or do I have gaps I don't know about?

The One Question That Changes Everything

If I died tomorrow, would the people I love be okay financially or would my absence create a crisis on top of a loss?

These questions deserve real answers.

LET'S TALK

Medicare

Questions to ask your agent

Ask your agent these questions. Medicare has more moving parts than most people realize and the decisions you make at enrollment follow you for a long time. These are the questions worth asking before you're already in the middle of it.

About Enrollment

- When do I actually need to enroll in Medicare and what happens if I miss the window?
- I'm still working and covered through my employer. Do I need to sign up for Medicare at 65 anyway?
- What is the late enrollment penalty and how long does it last if I miss my window?
- If I'm helping a parent who is already past 65, is it too late to fix an enrollment mistake?
- What is a Special Enrollment Period and do I qualify for one?

About My Plan Options

- What is the difference between Original Medicare and Medicare Advantage and which one makes more sense for my situation?
- What is a Medicare Supplement plan and how does it work alongside Original Medicare?
- What is the difference between Plan G and Plan N and which one is right for me?
- Do I need a separate Part D drug plan and how do I know which one covers my medications?
- If I travel frequently or spend time in more than one state, which type of plan actually works for my lifestyle?

These questions deserve real answers.

LET'S TALK

Medicare

continued

About My Costs

- What is IRMAA and could it affect what I pay for Medicare based on my income?
- What are my out of pocket costs going to look like under the plan you're recommending?
- Are my current doctors and specialists accepting the plan I'm considering?
- Are my current prescriptions covered under the Part D plan you're recommending and at what cost?

About Annual Enrollment

- What is the Annual Enrollment Period and what can I actually change during it?
- Should I review my plan every year during AEP or is it fine to just leave it alone?
- What has changed about my current plan for next year that I should know about before AEP starts?
- If I'm unhappy with my current Medicare plan, when and how can I make a change?

The One Question That Changes Everything

Given my health, my medications, my doctors, and the way I actually live my life, what is the right Medicare plan for me?

These questions deserve real answers.

LET'S TALK

Long Term Care Insurance

Consider the points below and let's talk....

Key Facts You Should Know About Long-Term Care & Cognitive Decline

Why Long-Term Care Coverage Is Needed

- Dementia and Alzheimer's diagnoses are rising every year, and most people will eventually need some form of long-term care as they age.
- Cognitive decline dramatically increases the likelihood of needing help with daily activities, memory care, or full-time supervision.
- Long-term care insurance is one of the only tools that can offset the high cost of home care, assisted living, or memory care facilities.

Family History & Genetic Risk

- Having a parent or close relative with dementia or Alzheimer's significantly increases your own lifetime risk.
- Family history can affect both eligibility and cost, making earlier planning essential.
- Higher-risk individuals often need stronger benefits or longer coverage periods to protect their future.

Caregiver Burnout & Your Own Future

- Caring for a parent or spouse with dementia or Alzheimer's is one of the most demanding roles a family member can take on — studies consistently show dementia caregivers report higher stress, more anxiety and depression, and lower overall well-being than non-caregivers.
- The toll isn't just emotional. Chronic caregiving stress has been linked to worse physical health and, in some studies, higher mortality risk for caregivers themselves — especially older spousal caregivers already managing their own health conditions.
- Researchers are actively studying whether prolonged stress accelerates cognitive decline over time. It's an emerging area, not a settled fact — but it's one more reason caregivers can't afford to put their own planning last.
- If you've cared for someone with dementia, you've seen firsthand what happens without a plan in place — the scrambling, the cost, the toll on the whole family. That experience alone is often the best argument for planning ahead for yourself.

These questions deserve real answers.

LET'S TALK

Long Term Care Insurance

continued

Underlying Health Conditions

- Conditions like diabetes, heart disease, high blood pressure, sedentary lifestyle, and alcohol use increase the likelihood of needing long-term care.
- These health factors can make it harder — or impossible — to qualify later in life.
- Applying while you are still healthy allows you to lock in coverage before any future changes raise premiums or limit eligibility.

Financial & Family Consequences of Not Having Coverage

- Most people who develop dementia or Alzheimer's cannot afford the level of care they ultimately need.
- Without coverage, families are often forced into crisis — scrambling to coordinate care, manage finances, or step into full-time caregiving roles.
- The absence of a plan can create emotional, financial, and logistical chaos for spouses and children.

Why You Should Consider Getting Coverage Now

Planning early is the strongest protection you can give yourself and your family.
Long-term care insurance and long-term care annuities are most affordable — and most accessible — while you are still young and healthy enough to qualify. Securing coverage now ensures you have options later, instead of facing overwhelming costs and limited choices during a health crisis.

These questions deserve real answers.

LET'S TALK

Final Expense

Questions to ask your agent

Ask your agent these questions. Most families put this conversation off until a moment forces it. These are the questions worth asking before that moment arrives.

About Coverage

- What does final expense coverage actually pay for and is it just the funeral or does it cover other costs too?
- How much coverage does someone actually need to make sure their family isn't left with unexpected bills?
- What is the difference between final expense coverage and a traditional life insurance policy?
- What is the difference between simplified issue and guaranteed issue coverage and which one makes sense for my situation?
- Is the payout a lump sum and does my family receive it directly or does it go to the funeral home?

About Eligibility and Cost

- Does age or health history affect what someone can qualify for and what it costs?
- Is there a medical exam required or can someone get covered without one?
- What does coverage actually cost for someone at [age] in [general health]?
- If someone has been declined for life insurance before, are there still options available to them?
- How quickly does coverage go into effect after someone is approved?

These questions deserve real answers.

LET'S TALK

Final Expense

continued

About My Situation

- My parent brought this up recently but then changed the subject. How do I start that conversation again?
- I've been putting this off for a while. Is there a reason not to wait any longer?
- If something happened tomorrow, what would my family actually be responsible for paying and in what timeframe?
- Is the coverage my parent has through their employer or their bank actually enough or are there gaps?

The One Question That Changes Everything

If someone I love died tomorrow, would their family be able to focus entirely on grieving or would there be financial decisions that couldn't wait?

These questions deserve real answers.

LET'S TALK

Before You Close This Guide

You just did something most people never do.
You asked the questions before something made them urgent. That's not a small thing. Most people find out what they should have asked while they're already dealing with the answer.

If everything in here felt solid, that's genuinely good news. Hold onto it.

If something made you pause, pay attention to that feeling. A question you couldn't answer on your own. A section that made you realize your situation has changed. A coverage type you'd never thought about before. Those moments aren't problems. They're just the start of a conversation that's always easier to have on a regular Tuesday than in the middle of something you weren't expecting.

The right questions lead to the right conversations. The right conversations lead to coverage that actually works when life gets real.

That's the whole point of this guide. Not to overwhelm you. Not to sell you something you don't need. Just to make sure you know what to ask so you can walk into that conversation ready.

Your agent already has the answers.

All you have to do is ask.

– Stephanie Floyd

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