



MEDICARE NEWS

February 2019 Edition

My goal with this newsletter is to:

1

KEEP YOU INFORMED

I will be sharing current articles about the changes in Medicare

2

ANSWER YOUR QUESTIONS

I'm available to answer issues specific to you

3

STAY CONNECTED

I want to make Medicare coverage as simple as possible

858-935-9120

Part B Premiums (which cover doctor visits & diagnostics)

In 2019 the new Part B premium (\$135.50/month) will apply to nearly all enrollees. However, CMS (Centers for Medicare and Medicaid Services) does estimate that 2 million enrollees, about 3.5 percent of the Medicare population, will pay less than \$135.50/month because their Social Security COLA (cost-of-living adjustment) won't be enough to cover the full increase to \$135.50/month.

Medicare Part B premiums are deducted from Social Security checks for those receiving Social Security. If the dollar amount of the COLA isn't as much as the dollar amount of the Part B increase, the Part B increase for that particular enrollee is limited to the amount of the COLA. That ensures that a person's Social Security check can't decrease from one year to the next.

If you are a high-income Part B enrollee (income over \$85,000 for a single individual or \$170,000 for a married couple), premiums in 2018 ranged from \$187.50/month to \$428.60/month depending on your income. Also in 2018, new income brackets were created to determine Part B premiums for high-income Medicare enrollees and these bumped some high-income enrollees into higher premium brackets. For 2019 an additional new income bracket has been added on the high end for enrollees with income of \$500,000+ (or \$750,000 or more for a married couple). People in this category pay \$460.50/month for Part B in 2019.

Part B Deductible

In 2017 the Part B deductible was \$183 and it remained there in 2018. For 2019 however, it has **increased by \$2 to \$185**. Some enrollees have supplemental coverage that pays their Part B deductible. This includes Medicaid, employer-sponsored plans, and

Thanks for Your Referrals!

"We try hard to recognize every referral but if we missed anyone, please let us know.

Just send us a quick email so that we can acknowledge you.

We want all of you to know that it is our privilege to serve you.

The greatest compliment you pay us is the referral of your family and friends.

Thank you!!!"

•••

Birthdays!

February

Karen DeLaurentis

Patricia Garcia

Ava Passiglia

Nadem Pattah

Linda Robbins

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Supplement Plans C and F. The Medigap/Supplement plans that cover the Part B deductible (Plans C and F) **can only be sold through 2019** — after that, people can keep Plans C and F if they already have them, but new enrollees will no longer be able to buy plans that cover the Part B deductible.

Part A Premiums (which cover hospitalization)

Although most enrollees do not pay any premium for Part A, people who don't have 40 quarters of work history (or a spouse with 40 quarters of work history) must pay premiums for this coverage.

These premiums are increasing for 2019 for people with 30+ (but less than 40) quarters of work history; the premium is **\$240/month in 2019**, up from \$232/month in 2018. And for people with fewer than 30 quarters of work history; the premium is **\$437/month in 2019**, up from \$422/month in 2018.

Long Term Care

Today you are healthy, but tomorrow things could change. During their lifetime, nearly 70% of Americans will need some form of assistance in carrying out everyday activities such as bathing, dressing or getting in and out of bed.

Most people when asked, said they would prefer to stay in their own home and receive assistance there. But some may need to move to a nursing home, assisted living facility or memory care facility. Whether they receive their care in home or at a facility, this care can be very expensive, and can wipe out a person's life savings.

To learn how Long Term Care insurance could help you and your family, please contact me at 858-935-9120 so we can work together to see if there's a plan that's right for you.

5 Simple Ways to Maintain or Regain Your Balance

Many of us have missed a step along the way, gotten knocked over, or even fallen. So, it's wise to check our balance regularly and here is a simple 30-second test. Stand with your arms at your sides, lift one foot up about 6 inches and count to 30. Did you start to wobble?



The key to maintaining balance lies with three major sensory contributors: (1) Vision, which provides us with a sense of where we are in relation to our environment and gives us clues that keep us from tripping over obstacles, (2) Nerve receptors in our inner ear, which send balance messages to the brain

when our head moves side to side or up and down, and (3) Proprioceptors, which are nerves embedded in muscles and tendons that tell the brain when a movement occurs, so the body can shift to maintain its equilibrium.

When one or more of these systems malfunctions, our balance can be affected. Here are just a few reasons for balance issues: (1) Seasickness or motion sickness, (2) Vertigo, (3) Postural hypotension which is a drop in blood pressure when you're rising from a bed or chair that can cause lightheadedness, (4) Neurological conditions like Parkinson's, multiple sclerosis, strokes, and many other conditions that can contribute to balance problems, (5) Nerve damage in your feet which is associated with type 2 diabetes and other neuropathy, (6) Medications like antidepressants, sedatives or tranquilizers have dizziness or vertigo as a possible side effect.

Aside from balance issues, other risk factors that contribute to falls are lower body weakness, vitamin D deficiency, foot pain, poor footwear, and home hazards.

The good news is that balance is a motor skill that can be maintained and even improved with exercises that keep your hips, knees, and ankles strong. When you feel comfortable enough doing these exercises with your eyes open, try them with your eyes closed to stimulate your vestibular (sensory) system. Always have a sturdy object such as a chair within reach just in case you feel wobbly.

- **One-leg stands.** Stand straight. Raise one leg, bending your knee to 45 degrees. Hold for 5 to 10 seconds. Repeat 10 times and then switch legs. Try one-leg stands while waiting in lines, washing dishes or watching TV.
- **Heel-to-toe walking.** Walk with the heel of the front foot touching the toe of the back foot as you take 10 steps forward. Repeat 3 times.
- **Side-stepping.** Step to the right, then bring your left foot to meet your right foot. Take 10 steps to the right and then switch and do 10 steps to the left. When this becomes easy, advance to cross-stepping, where you side-step to the right and cross your left leg behind, then side-step to the right again and cross your left leg in front. Continue this pattern as you walk sideways across a room. Then switch and lead with your left leg to the other side of the room.
- **Unassisted chair stands.** Sit in a firm chair & stand without using your arms. Repeat 10 times.
- **Ankle pumping when you get out of bed.** If you are prone to dizziness when rising from your bed, sit on the edge of the bed for a few seconds and pump your ankles before you stand up. Before you move, take a deep breath, get your bearings (as my grandmother would say), and then step forward.

Preventing ourselves from falling needs to be consistently on our radar. Add to the fun by challenging your spouse or your grandchild to do these with you.

[California...It's a Great Place To Live](#)

So much fun...so little time! Here are a couple of events going on in February in North County. Check out www.visitoceanside.org for more events and additional details.

Silent Film Thursdays at the Library

What: Join us at the Civic Center Library for a screening of classic silent film shorts. On February 15th there will be a special screening of the 1922 classic, *Nanook of the North*.

When: Thursday, February 21, 2019, 6pm (every 3rd Thursday of the month)

Where: Civic Center Library Foundation Room, 330 North Coast Highway, Oceanside, CA 92054

Tango at the Museum

What: The Oceanside Museum of Art is hosting a special Night of Argentine Tango! Beginners and experts, singles and couples (as partners will be rotated)—all are invited to come dance at the Museum. There will be a one-hour instruction followed by a lesson. Dress to impress.

When: Saturday, February 9, 2019, 6pm-9pm

Where: Oceanside Museum of Art, 704 Pier View Way, Oceanside, CA 92054

Behind-The-Scenes Tour of Mission San Luis Rey

What: Participate in a guided walking tour of Mission San Luis Rey. Explore areas of the Mission that are not normally open to the public. General admission is \$12 for adults, \$10 for seniors, students and active military. Pre-register and arrive by 12:45pm to check-in.

When: February 2, 3, 9, 10, 16, 17, 23, 24, 2019, 1pm-2:30pm

Where: 4050 Mission Avenue Oceanside, CA 92057

[Hamburger Steak with Onions and Gravy](#)

"An easy-to-make classic featuring tasty hamburger 'steaks' smothered in gravy and onions. Traditionally served with hot white rice or potatoes." Serves 4



Ingredients

- 1 pound ground beef
- 1 egg
- 1/4 cup bread crumbs
- 1/8 t ground black pepper
- 1/2 t seasoned salt
- 1/2 t onion powder
- 1/2 t garlic powder
- 1 t Worcestershire sauce
- 1 T vegetable oil
- 1 cup thinly sliced onion
- 2 T all-purpose flour
- 1 cup beef broth
- 1 T cooking sherry
- 1/2 t seasoned salt

1. In a large bowl, mix together the ground beef, egg, bread crumbs, pepper, salt, onion powder, garlic powder, and Worcestershire sauce. Form into 8 balls, and flatten into patties.
2. Heat the oil in a large skillet over medium heat. Fry the patties and onion in the oil until patties are browned, about 4 minutes a side. Remove the patties to a plate & keep warm.
3. Sprinkle flour over the onions and drippings in the skillet. Stir in flour with a fork, scraping bits of beef off of the bottom as you stir. Gradually mix in the beef broth and sherry. Season with seasoned salt. Simmer and stir over medium-low heat for about 5 minutes, until the gravy thickens. Turn heat to low, return patties to the gravy, cover, and simmer for 15 minutes.

[Medicare Made Easy](#)

www.themedicareanswerguy.com

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