



MEDICARE NEWS

January 2021 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

It's not too late to change your Medicare Advantage Plan

Many people don't know that Medicare has different seasons. AEP which stands for the Annual Election Period comes around every year runs from October 15th through December 7th. Medicare also has an SEP which stands for Special Election Period. This covers those turning 65 during the year, and also those folks that are retiring and leaving group insurance. Guess what, if you decide to move to another state during the year, that would also be covered under an SEP.

But many people don't know, that every year right after the end of the Annual Enrollment Period, we still get calls from clients asking if there is still time to review their plan and make changes for the coming year. Or we get calls from people who find out that their plan was changed without their knowledge by one of those 800 number call centers. This year has been no exception - except, this year I can tell them YES, there is something we can do. Starting in January 2020, Medicare instituted the Open Enrollment Period (OEP) (only for Medicare Advantage plans) for those who find that they were late to the party or bamboozled by an unscrupulous Medicare telemarketer. The OEP is only for those on Medicare Advantage plans. This does not apply to those of you who are on Medigap (Supplement) plans. Medigap follows different rules and you can call me if you have any questions. The OEP runs January 1st through March 31st. During the Medicare Advantage Open Enrollment Period, if you are already enrolled in Medicare Advantage plan you can do one of the following:

- Switch to Original Medicare (access to Medigap might require medical underwriting)
- Enroll in a Part D RX plan if you switch to Original Medicare and a Medigap plan
- Switch to a different Medicare Advantage plan

Only one plan change is allowed during this window (unlike the fall enrollment period, when a person can change their mind multiple times).

So, if you missed the opportunity to review your plan, or got talked a new unsolicited health plan, or have a new plan that is not working the way you want it to, or for whatever reason - Medicare has given you a "do over."

Call me at 858-935-9120 if you would like to see if you qualify for a plan change during OEP.

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BIRTHDAYS

- Rebecca B
- Bob P
- Bradley J
- Randy J
- John M
- Feliza R
- Garold H
- Jack M
- Ismene V
- Vickie W
- Majorie B
- Jerry J
- Cole W
- Leah O
- Martin C
- Don W

Stay Healthy - Prevent Type 2 Diabetes

Half of adults 65 or older have pre-diabetes. Pre-diabetes is a serious health condition where blood sugar levels are higher than normal, but not high enough to be diagnosed as type 2 diabetes. You may also hear pre-diabetes referred to as borderline diabetes or high blood sugar. Fortunately, type 2 diabetes may be delayed or prevented with healthy behavior changes. Getting regular exercise and losing even a small amount of weight, if you're overweight, can lower your risk for developing type 2 diabetes.

Medicare can help you lower your risk. Medicare covers a once-per-lifetime health behavior change program to help you prevent type 2 diabetes. The program begins with weekly core sessions in a group setting over a 6-month period. In these sessions, you'll get:

- Training to make realistic, lasting behavior changes around diet and exercise.
- Tips on how to get more exercise.
- Strategies to control your weight.
- A specially trained coach to help keep you motivated.
- Support from people with similar goals and challenges.

Once you complete the core sessions, you'll get:

- 6 monthly follow-up sessions to help you maintain healthy habits.
- An additional 12 monthly ongoing maintenance sessions

What do I pay for these services?

- You pay nothing for these services if eligible.

Who can offer these services?

- You can get these services from an approved Medicare Diabetes Prevention Program supplier. These suppliers may be traditional health care providers or organizations like community centers or faith-based organizations. To find a supplier, visit [Medicare.gov/contacts](https://www.medicare.gov/contacts). If you're in a Medicare Advantage Plan, contact your plan to find out where to get these services.

Who's eligible? To be eligible, you must have:

- Medicare Part B (or a Medicare Advantage Plan).
- A fasting plasma glucose of 110-125mg/dL, a 2-hour plasma glucose of 140-199 mg/dL (oral glucose tolerance test), or a hemoglobin A1c test result between 5.7 and 6.4% within 12 months prior to attending the first core session.
- A body mass index (BMI) of 25 or more (BMI of 23 or more if you're Asian).

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REFERRALS

- Debbie W referred Craig W
- Lynne P referred Sue G
- Marianne B. and Richard T referred Roger M
- John Mc referred Cheryl Mc
- Carla C referred Lora S
- David J referred Paul & Roseanna A
- Kim P referred Kerry P
- Debbie W and Amy H referred Celeste K

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!!!

Diabetes Continued....

- No history of type 1 or type 2 diabetes.
- No End-Stage Renal Disease (ESRD).
- Never participated in the Medicare Diabetes Prevention Program. This program has been shown to lower the risk of type 2 diabetes by more than 70% for people age 60 or older.

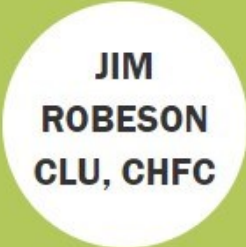
Personal Note

"What a year 2020 was! I know that some of you had to face very challenging physical circumstances and I hope that you have recovered and back on your feet. My prayer for all of you is that 2021 will be a much more joyful year and that what you learned in 2020 will help you accomplish that!

Quite frankly, I personally don't know when things are going to return to "normal" much less what the "new normal" will look like. But, I know that what I learned in 2020 was that I value my health, my family/friends and my clients and I am very thankful for all of you.

Now that the Annual Enrollment Period [AEP] is over please remember that there is an Open Enrollment Period [OEP]... January 1 through March 31 where we can potentially help you or a friend make a change for anyone who has a Medicare Advantage plan and did not get the opportunity to make a change before December 7, 2020. Please give me a call and I will be glad to assist you or one of your friends in determining if a change would be beneficial for you/them and help them make that change.

WISHING YOU AND YOUR FAMILY A SAFE, HEALTHY AND PROSPEROUS NEW YEAR! GOD BLESS YOU!"



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