



# MEDICARE NEWS

March 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

## Caring for a Loved One? Coast Care Partners Can Help

For those of you who are caring for a loved one dealing with Alzheimer's Disease or Related Dimentias (ADRD), and assisting them with some of their activities of daily life, there is help around the corner. Respite Care is the temporary care of a sick or elderly person, either in their home or in an adult daycare setting, providing relief for their usual caregiver.

There is a new Respite voucher pilot program being offered through the County of San Diego Health and Human Services, for San Diego county residents. The Health and Human Services department will pick up 50% of the cost for Respite services, and the voucher recipient (caregiver) pays the remaining costs below:



- In-home Care, per hour \$15.74
- Adult Day Care Program, per full day: \$62.99
- Assisted Living, per night \$144.05

To qualify, a patient must have some type of ADRD (where most cognitive impairment qualifies) and the primary caregiver must demonstrate some level of stress as a result. After a screening by Coast Care Partners, recipients will receive ONE service under ONE of the following levels:

### SILVER

- Home Care: 4 hours care per week
- Adult Day Care: 1 day of care per week
- Assisted Living: 1 week of care, every 4 months

March 2021 Edition

**BIRTHDAYS**

- Marilyn S
- Norma Y
- Sam C
- Emil D
- Dianne V
- Deborah G
- Sandor S
- Steve R
- Loren F
- Gary C
- Howard G
- Gloria P
- Steve G
- Steve S
- Mary R
- Mark L
- Jerry P
- Janet H
- Sandy F
- Robbie H

Coast Care continued...

**GOLD**

- Home Care: 8 hours care per week
- Adult Day Care: 2 days of care per week
- Assisted Living: 1 week of care, every 2 months

**CRISIS** (Subject to reduction at any time prior to start of first shift.)

- Home Care: up to 72 Hours, 16 hrs/week minimum
- Assisted Living: 1 week, to be utilized upon program entry

*(\*\* Home Care is provided with a minimum shift length of 8 hours and other conditions apply.)*

There may be a wait list based on availability of funds to cover services, and while waiting for program entry, Home Care services are available at Coast Care Partners standard rates. Upon leaving the wait list and entry into the program, services must be initiated within 7 days.

**To apply, call (888) 667-9237.**

## I Am a Veteran with Health Care Coverage from the VA System. Do I Need Medicare As Well?

If you have coverage through the U.S. Department of Veterans Affairs (VA) and are eligible for Medicare, you're not required to enroll. But you may have good reasons to do so. The VA itself strongly recommends that veterans with VA health care also enroll in Medicare Parts A and B as soon as they become eligible (unless they have group insurance from a current employer).

Here's why:

**VA health coverage isn't set in stone and isn't the same for everyone.** The VA assigns enrollees to different priority levels according to various factors, such as income and whether they have any medical condition that derives from their military service. If federal funding for VA health care drops or doesn't keep pace with costs, some vets in the lower priority groups may lose VA coverage entirely.

## March 2021 Edition

## REFERRALS

- Kit D referred Rich D
- Steve F referred Bill D
- Janean S referred Susan G
- Jim C referred Joy H
- Mark B referred Lori B

*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!!!*

## VA Benefits continued....

- **Having both Medicare and VA benefits greatly widens your coverage.** VA coverage pays for medical services if you go to a VA hospital or doctor. If you need to go elsewhere, you'll probably end up having to pay the full cost yourself, even in emergencies. With Medicare, you're covered if you need to go to a non-VA provider. This is an especially important point to consider if you live some distance from the nearest VA facility.
- **You may be subject to penalties in the future.** At some point, when you're well past 65, you might lose VA coverage, or otherwise decide that you need Medicare. If you are not already signed up for Part B (and don't have insurance through an employer or other source), you'll likely have to wait a while for coverage, and you could be liable for late penalties that are permanently added to your Part B premiums.

When it comes to drug coverage, there is less downside to putting off Medicare. VA coverage for prescriptions is typically less expensive than Medicare Part D drug plans, and you won't be hit with late penalties if you lose VA coverage in the future, provided that you sign up with a Part D plan within two months of that coverage ending.



However, if you have both VA and Part D drug coverage, you have the flexibility of using one or the other. This would allow you to get prescriptions from non-VA doctors and fill them at local retail pharmacies (rather than relying solely on the VA's mail-order service) and to obtain medications the VA doesn't cover. You can apply for low-cost drug coverage under Part D's Extra Help program if your income is under a certain level.

The Medicare and VA systems are entirely separate, with no coordination of benefits between them. You would use your VA identity card at VA facilities and your Medicare card anywhere else. You'll find more information at the VA website on how VA care works with other insurance.

Full article: <https://www.aarp.org/health/medicare-qa-tool/does-medicare-work-with-veterans-coverage/>

March 2021 Edition

## Personal Note

First, I want to thank all of my Medicare clients for the confidence you have placed in me as your Medicare broker. The world of Medicare continues to remain confusing and difficult to understand. Why? Because there are 55 million people currently on Medicare...going to over 80 million in the next 10 years. With that many people on Medicare the government must make changes to keep up and those changes can be confusing and difficult to understand. My **Mission** is to help you with your Medicare insurance planning all year long...Making Medicare Easy to understand!

Starting March 1, 2021 I will be a regular guest on The Word on Wealth radio program on the 1st and 3rd Mondays of the month at 2pm on AM 1170 KCBQ (or FM 96.1). The host, Marty Schneider, CFP, and I will be discussing and reviewing some of the basics of Medicare as well as some of the myths of Medicare and the mistakes we can sometimes make. I will focus on the three (3) phases of Medicare:

1. those that are turning 65;
2. those that are 65 and still working; and
3. those that are retired and 65 and older.

I encourage you to call in if you have questions or comments about your Medicare or any other concerns that you may have.

The radio station phone number is [\(888\) 344-1170](tel:8883441170). I hope to hear from you!

**JIM  
ROBESON  
CLU, CHFC**

### **MEDICARE MADE EASY**

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