



# The Insurance Place

Fall 2018



## The Insurance Place is Growing

For the last 18 years, The Insurance Place has set out to provide more than just Medicare Insurance. We were founded on the idea that clients are more than customers. Our goal has always been to provide our clients with advice and service, so that they become knowledgeable about how their insurance coverage works for them. This idea has always been the foundation of The Insurance Place's creator and owner, Michael Reddy.

In the year 2000, Michael started the Insurance Place right here in Eugene. For three years he worked by himself, building connections and clients out of a small office on Willamette Street. Michael hired his first two employees and the Insurance Place has continued to grow. By 2012 the company had exceeded the limited space, so Michael moved The Insurance Place into a larger office in Springfield.

Michael said, "I never really tried to

grow. You just go out, sell insurance, take care of people and that's how it works. That's it. When somebody comes in, we help them. Whatever it is, we help them."

Since 2012 we've been located at 806 A Street in Springfield, Oregon and our experienced staff has grown to the size of 11. We've expanded our building to include The Learning Center, which focuses on educating our clients on Medicare and health issues.

We have grown as a company but our standards haven't changed. Our team consists of experienced insurance agents trained to help provide you with the right insurance plan that suits your needs. For us, growth is not an intended goal but the result of having successful relationships with people who are looking for assistance. We are here to help; as agents, as educators, and as friends.

*By Blake Henning*

## Affordable Care Act

Open Enrollment for ACA runs from November 1 to December 15, 2018. Plans selected during Open Enrollment will be effective January 1, 2019. We look forward to simple, painless renewals and updates of the major medical plans for our current clients, and to meeting new clients as well.

The exciting news for 2019 is that there will be twice as many providers offering ACA plans in Lane County, which should induce some healthy competition. In 2018, we offered two carriers. The provider network for 2019 will be a crucial factor in selecting your plan. The usual gold, silver and bronze plans will be available.

The Center for Medicare and Medicaid Services recently issued new guidance for cancellation of ACA plans. There is no longer a two week rule to cancel your ACA health insurance policy. This should make it less stressful for people on ACA plans to move to new jobs and group insurance, and ease the transition from ACA to Medicare for those aging into Medicare.

The current administration and congress have undone the tax penalty, known as "The Mandate," for persons without creditable coverage. Nonetheless, we strongly recommend that you keep creditable health insurance coverage for preventive care, prescriptions and any catastrophic events.

We will send postcards at the end of October, and current clients can expect a phone call to schedule an appointment during Open Enrollment. We will be open from Monday through Saturday by appointment. During Open Enrollment, we will have five agents working with Major Medical clients: Laura Powell, Cody Aucoin, Mike Reddy, with his assistant Diana Rodriguez, and Maria Jaimes for our bilingual clients. Kristy Henning will assist clients who go "direct" to the carrier, without a tax credit.

# Medicare Preparation for 2019

## **REMEMBER: Medicare Annual Election Period runs from October 15 to December 7 every year!!**

You may be wondering if you need to make changes to your health insurance. We can help you decide whether you need to change plans or stay with your current policy for 2019.

### **Annual Notice of Change**

Persons currently on a Medicare Advantage Plan or a Medicare Part D Prescription Drug Plan will receive an Annual Notice of Change from their insurer. The Center for Medicare Services asks that Insurance Providers send these notices to members every year to notify them of cost and benefit changes which will take effect on January 1st of the following year. You likely received this notice in September this year. If you have not received it, you should contact your plan soon to ask for it. An Annual Notice of Change is a comprehensive explanation of costs and benefits. Changes might include different copays or changes to providers and pharmacies in the plan's network.

### **Prescription Drug Coverage**

You can also change your prescription drug coverage

each year. If you would like us to check your prescription list to see if everything is still covered for the new year, give us a call. If you see that you need to make a change, call to schedule an appointment.

### **Medicare Advantage Meetings**

Please consider attending our Medicare Advantage sales meetings during the Annual Election Period. A schedule of these meetings appears on the following page. We will discuss the benefits and payment structures of one particular plan at each meeting. If you are considering making a move, this is a great way to understand your own plan or another plan that interests you. If the meeting piques your interest we can schedule an appointment to discuss your specific needs.

### **Medicare Supplement Plans**

If you are on a Medicare Supplement plan in the state of Oregon, the time to change plans is during your birthday month. If you are unhappy with your premium please call us the month before your birthday and we can shop and compare rates. You will be allowed to change during your birthday month; changes become effective the 1st of the following month.

## **Here to Serve You..... Our Team!**

**Michael Reddy**, *Owner, Agent*

**Laura Powell**, *VP Sales, Agent*

**Maria Jaimes**, *VP Operations, Agent*

**Kristy Henning**, *Director TLC, Agent*

**Kaye Johns**, *Agent*

**Doug Money**, *Agent*

**Cody Aucoin**, *Customer Service, Agent*

**Kelly Oristano**, *Customer Service, Agent*

**Diana Rodriguez**, *Customer Service, Agent*

**Ashley Powell**, *Customer Service*

**Kathy Hamann**, *Customer Service*

**Donna Albino**, *Customer Service*

Maria es bilingue, si tiene amigos o familia que necesiten ayuda en español, por favor llamenos.

## **Explanation of Benefits**

My Medicare Advantage Plan sent me a notice called an Explanation of Benefits. What is this notice, and how do I make sense of it?

An Explanation of Benefits (EOB) is a notice that your Medicare Advantage Plan typically sends you after you receive health care services or items. EOBs are usually mailed once per month and may be available online. An EOB is not a bill; it is a summary of services or items you received.

Each plan formats its EOB differently, but in general your EOB should tell you:

1. How much your provider billed the plan.

2. How much your plan will pay. This amount may be different from the amount your provider billed. This is because plans have negotiated rates with providers that work with the plan, and the plan will only pay up to its approved amount for services.

3. How much you may owe. This column may be called "patient responsibility." As noted, the EOB is not a bill. It is simply informing you of the amount you may owe. Your provider will send you a bill for the services you received. You may be responsible for a bill if you owe a copayment or coinsurance, have not yet reached your deductible, or if your service was denied coverage.

As independent health insurance agents, our mission is to educate our clients about their options so they can choose the plan that fits them the best. In keeping with this mission, we will continue to offer a wide variety of product sales meetings during Annual Enrollment, as well as Medicare informational sessions. With multiple insurance companies in the area, it can be overwhelming to review all the plans offered and determine which plan best fits your needs. Attending these product meetings can be a great way to learn about the plan you are currently enrolled in. Please join us and feel free to bring friends.

*Call to reserve your seat!*

## Medicare Advantage Meetings

### October

**Regence:** Tuesday, October 9, 10:00 AM

**United Health Care:** Tuesday, October 16, 10:00 AM

**Providence:** Tuesday, October 23, 10:00 AM

**Pacific Source:** Tuesday, October 30, 2:00 PM

### November

**United Health Care:** Tuesday, November 13, 10:00 AM

**Pacific Source:** Tuesday, November 13, 3:00 PM

**Providence:** Tuesday, November 27, 10:00 AM

**Regence:** Thursday, November 29, 1:00 PM

## Educational Sessions

### December

**Medicare 101:** Tuesday, December 18, 10:00 AM

### January

**Medicare 101:** Monday, January 21, 1:30 PM

### February

**Medicare 101:** Tuesday, February, 12, 10:00 AM

### March

**Medicare 101:** Tuesday, March 12, 1:30 PM

# Senior Exercise and Fitness Tips

No Matter Your Age, It's Never Too Late to Get Started

There are many reasons why we tend to slow down and become more sedentary with age. It may be due to health problems, weight or pain issues, or worries about falling. Or perhaps you think that exercising simply isn't for you. But as you grow older, an active lifestyle becomes more important than ever to your health. Getting moving can help boost your energy, maintain your independence, protect your heart, and manage symptoms of illness or pain as well as your weight. Regular exercise is also good for your mind, mood, and memory. No matter your age or your current physical condition, these tips can show you simple, enjoyable ways to become more active and improve your health and outlook.

### What are the benefits of exercise for older adults?

A recent Swedish study found that physical activity was the number one contributor to longevity, adding extra years to your life—even if you don't start exercising until your senior years. But getting active is not just

about adding years to your life, it's about adding life to your years. You'll not only look better when you exercise, you'll feel sharper, more energetic, and experience a greater sense of well-being.

### Physical health benefits

- \* Helps you maintain or lose weight
- \* Reduces the impact of illness and chronic disease
- \* Enhances mobility, flexibility, and balance

### Mental health benefits

- \* Improves sleep
- \* Boosts mood and self-confidence
- \* Keeps your brain active

Think about activities that you enjoy and how you can incorporate them into an exercise routine.

*Helpguide.org*



## Update Your Personal Information

Have you changed your address, email, or phone number recently? It's helpful for us to have your current information so we can provide the best customer service. If you contact your health insurance company directly with this information, they do not forward it to us.

Thank you for your assistance!

# *The Insurance Place*

PO Box 765  
Springfield, OR 97477

PRST STD  
U.S POSTAGE PAID  
EUGENE, OR  
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## **Glaucoma Diagnosis and Care**

Did you know that more than half of people with glaucoma don't know they have it? Glaucoma is the leading cause of irreversible blindness worldwide and over 3 million Americans have it. Often called the "silent thief of sight," early glaucoma has no symptoms. As the disease progresses, blind spots in the vision develop and if left untreated, can lead to complete irreversible loss of vision. There are many different types of glaucoma including primary open angle glaucoma (the most common form found in the US), angle closure glaucoma, and secondary glaucomas. However, all are treated by lowering the pressure in the eye. This can be accomplished by eye drops, lasers, or surgery. The first step in treatment, though, is knowing whether or not you have glaucoma! We at the Eye Center are experts in glaucoma diagnosis and care. We offer the full range of glaucoma treatments including the most cutting edge glaucoma surgeries and lasers to best fit the needs of your life.

Located in Eugene, Oregon, The Eye Center is a world-class ophthalmology practice offering the latest technology in eye and vision care. Their team of ophthalmologists (eye surgeons), and optometrists possess a wealth of experience and a deep commitment to values, which ensures you the very highest level of total quality care, as well as an overall engaging and enjoyable experience.

If you wish to make an appointment at **The Eye Center** for glaucoma care, simply call **541-683-2020**.

**The Eye Center**  
*Dr. Hana L. Takusagawa*

