



# The Insurance Place

Fall/Winter 2019

## Medicare Changes in 2020

Changes are coming to Medicare in 2020 which will impact all current and future Medicare Beneficiaries. Starting in 2020, these Medicare Supplements will not be available to newly eligible Medicare beneficiaries. (Current Beneficiaries will be 'grandfathered' in and allowed these plans.)

- Plan C
- Plan F
- High Deductible Plan F

### Why are these plans being discontinued?

MACRA, (The Medicare Access and CHIP Reauthorization Act of 2015,) eliminates all Medicare Supplement plans that cover the Medicare Part B deductible. In other words, starting in 2020, all new Medicare patients will be responsible for paying this small deductible, so that all beneficiaries have "skin in the game."

By making everyone meet the Part B deductible, legislators hope to alleviate an imbalance among Medicare patients by removing the incentive of "free doctor visits" in some plans that are not a feature of others.

Critics say that the deductible may keep some people from getting care they need. Delaying care can cost more in the long run.

### How will 2020 changes impact you?

These changes only directly impact beneficiaries who become Medicare eligible in 2020 and after. They're only unavailable to people who are new to Medicare in and after 2020.

If you're Medicare eligible before 2020, but don't enroll in Medicare Part B for one reason or another until after 2020, you can still enroll in an F or C plan. But as these plans' population ages up and the pool of insured gets smaller, Plan F premiums can be expected to rise faster than market averages.

## VISION BENEFITS ARE CHANGING!

SEVERAL MAPD PLANS ARE CHANGING DETAILS OF THEIR VISION BENEFITS IN 2020.



ASPECTS THAT MAY CHANGE INCLUDE:  
PROVIDER NETWORKS,  
REIMBURSEMENT AMOUNTS, AND  
TIMELINES FOR REUSING THE BENEFIT.

CHECK WITH YOUR AGENT BEFORE USING  
THE VISION BENEFIT THIS YEAR!

If you are not eligible for Medicare until after 2020, you still have options to keep your out-of-pocket costs low. The only difference in the alternative plans is the Part B deductible, which is \$185 as of 2019.

### What are the alternatives?

The very few new beneficiaries who might have pursued a Plan C should call their agents. Several other Medicare Supplements can serve these needs.

A good alternative to Plan F is Plan G. This plan covers virtually all your medical and hospitalization costs, including excess charges. Plan G is already a popular plan because it offers great coverage with a much lower premium than Plan F, though it of course requires the beneficiary to cover the Part B Deductible.

As of now, there's no alternative to High Deductible Plan F. However, a High Deductible Plan G could be introduced before 2020.

# STAKE YOUR CLAIMS: Get the most out of your coverage

An important part of getting the most you can out of your policy is knowing how to handle the paperwork that your claims can generate. When you get a statement from a provider and an Explanation of Benefits from an insurer, this is what you should do:

## Major Medical Policies:

- Check the Date of Service
- Check the provider/clinic name
- Check to make sure the amounts match.
- Staple the forms together and place in your insurance file for one year. Keep the documents until the claim is resolved.
- Pay your claim in a timely manner.

## Medicare Supplement Policies:

- Your Medicare Explanation of Benefits should say whether the claim was approved or denied.
- Follow the same steps as above for Major Medical
- If a claim item is denied that ought to have been covered, check with your doctor. There may be a medical coding issue.

## Medicare Advantage Policies:

- Check the Date of Service
- Check the provider/clinic name
- Check the Evidence of Coverage for your plan, to confirm the correct copay or co-insurance.
- Keep the documents until the claim is resolved.
- If the claim item was denied, check with your doctor's office right away. There could be a coding issue.
- If a particular medical entity is not billing your plan correctly, we can work with insurers to get the issue resolved.

## And Finally:

If something seems wrong or doesn't match and you want to pursue an appeal, bring us all this paperwork SOON! If you act in a timely fashion, there are various ways we can help you get a claim resolved quickly. Appeal letters, conference calls, and formal complaints to the Oregon Department of Financial Regulation are valid options.

## Our Team

### Here to help you

Michael Reddy, Owner, Agent

Laura Powell, VP Sales, Agent

Maria Jaimés, VP Ops, Agent

Kaye Johns, Agent

Doug Money, Agent

Cody Aucoin, Agent

Kelly Oristano, Executive

Assistant, Agent

Diana Rodriguez, Executive

Assistant, Agent

Ashley Powell, Customer Service

Kathy Hamann, Customer Service

*Maria es bilingue, si tiene*

*amigos o familia que*

*necesiten ayuda en español,*

*por favor llámenos.*

## Winter Safety Tip

During the winter months, it is common to use fireplaces or other heating sources, such as natural gas, kerosene, and other fuels. Unless these are properly vented, cleaned, and used, they can leak dangerous amounts of carbon monoxide—a deadly gas that you cannot see or smell. These and other appliances, such as space heaters, can also be fire hazards.

### Warning Signs:

- Headache
- Dizziness
- Weakness
- Nausea/Vomiting
- Blurred Vision
- Confusion

If you think you may have carbon monoxide poisoning, get into fresh air and get medical care immediately.

## *Thank you for your referrals!*

We are always grateful and appreciative of your referrals. They are integral to the success of our business.

If you know anyone who might benefit from our many years of experience and knowledge in the Medicare and Individual Health marketplace, please send them our way. We strive to offer our clients better health insurance outcomes, excellent service, and support.

# Medicare Fraud Alert: Genetic Testing Scam

The U.S. Department of Health and Human Services Office of Inspector General is alerting the public about a fraud scheme involving genetic testing.

Genetic testing fraud occurs when Medicare is billed for a test or screening that was not medically necessary and/or was not ordered by a Medicare beneficiary's treating physician.

Scammers are offering Medicare beneficiaries "free" screenings or cheek swabs for genetic testing to obtain their Medicare information for identity theft or fraudulent billing purposes. Fraudsters are targeting beneficiaries through telemarketing calls, booths at public events, health fairs, and door-to-door visits.

Beneficiaries who agree to genetic testing or verify personal or Medicare information may receive a cheek swab, an in-person screening or a testing kit in the mail, even if it is not ordered by a physician or medically necessary.

If Medicare denies the claim, the beneficiary could be responsible for the entire cost of the test, which could be thousands of dollars.

## Protect Yourself:

- If a genetic testing kit is mailed to you, don't accept it unless it was ordered by your physician. Refuse the delivery or return it to the sender. Keep a record of the sender's name and the date you returned the items.
- Be suspicious of anyone who offers you "free" genetic testing and then requests your Medicare number. If your personal information is compromised, it may be used in other fraud schemes.
- A physician that you know and trust should assess your condition and approve any requests for genetic testing.
- Medicare beneficiaries should be cautious of unsolicited requests for their Medicare numbers. If anyone other than your physician's office requests your Medicare information, do not provide it.
- If you suspect Medicare fraud, contact the HHS OIG Hotline online at [tips.oig.hhs.gov](https://tips.oig.hhs.gov)

*Source: US Department of Health and Human Services*



The Learning Center

## Fall/Winter Schedule 2019

### The Learning Center 2019/2020 Information

The Learning Center, our new classroom space, is going to be very busy throughout fall of 2019. If you are attending any Coffee Hour or other session at our offices this year, please refer to this helpful list to make sure you have everything you need to be ready for Annual Enrollment Period. Please bring all of these items to your appointment or Coffee Hour:

- Your new Medicare card
- Your Primary Care Provider's name and Clinic name
- Your full prescription list, including dosages
- Your preferred pharmacy location

### Educational Meetings "Medicare 101"

#### December:

Medicare 101 / Tuesday, December 17, 10:00 AM

#### January:

Medicare 101 / Monday, January 20 1:30 PM

#### February:

Medicare 101 / Monday, February 17, 10:00 AM

#### March:

Medicare 101 / Tuesday, March 17, 1:30 PM

#### April:

Medicare 101 / Tuesday, April 14, 10:00 AM

Please call 541-485-6676 to reserve a spot at any of these meetings.

# The Insurance Place

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Springfield OR 97477

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## GET MOVING: Exercise and aging

Declining muscle mass is part of aging but you are not helpless to stop it. After age 30, we begin to lose 3 to 5 percent of our muscle mass per decade. But it's never too late to start exercising to maintain and rebuild that muscle. There are other benefits as well.

Here are six good reasons to exercise:

1. Regular exercise boosts memory and helps maintain brain function. Harvard University research finds that brain activity and memory improve after even short exercise, and the more exertion you put into it the greater the improvements.
2. Exercise reduces blood pressure. By attacking the plaque in your arteries with more blood flow, over time your blood pressure will drop.
3. Exercise lowers Type 2 diabetes risk. Regular physical exercise improves your body's ability to metabolize glucose, the key to staving off this disease.
4. Exercise maintains immune functioning. Exercise programs can reverse some of the effects of aging on this crucial system which controls so much of our everyday health.
5. Exercise keeps bones strong. Loss of mineral strength is a normal effect of aging. Exercise is the key to maintaining your bone health.
6. Exercise improves breathing. Aging affects the lungs, but exercise can improve the efficiency with which oxygen permeates the cells of your body.

Exercise can help you achieve greater physical and mental power at any age. Start slowly. It doesn't have to hurt. Start by walking 10 minutes a day; increase by 5 minutes a week. If you sprinkle in some dumbbell exercises, some sit-to-stand exercises it will all add up. Do it all with a friend and it can be more fun!

*-Lori B. Havas, Flexible Seniors, Eugene*