

The Insurance Place

Health and Life Insurance for people of all Ages

Spring 2017

Medicare Vendors & Agents Meet in Texas

We had the pleasure of attending the Ninth Annual National Medicare Supplement Conference in Dallas, TX in April 2017. Over 1,000 attendees met with 81 vendors supporting this portion of the health insurance industry.

Medicare Supplement sales grew 31 percent in 2016. This type of product will likely remain popular, primarily due to the boom of people turning 65. There are approximately 10,000 people a day in the United States turning 65. That's 3.8 million people turning 65 every year. This trend of baby-boomers' ages will start to slow down in 2022.

Medicare Supplements are primarily sold in rural areas, but are also popular with high income earners in metro areas. Supplements give people the freedom to see any provider who takes Medicare patients.

Politically, the good news is that Medicare itself is flying under the radar of the Current Administration. There are no new legislative actions being worked on for Medicare benefits in the near future, so the system will likely continue to function as it does now.

In 2015, Congress passed the MACRA act to implement two items which will go into effect on January 1, 2020. The Medicare Supplement plan F will no longer be available for sale for people turning 65 in 2020. A person who has Plan F now may keep it as long as he or she wants to; it is guaranteed

renewable. However, we are concerned that as no new people enter into that pool of insureds, premiums could rise quickly in 2021 and beyond.

Congress is encouraging people to look at Plan G supplements instead. The sole difference between a Plan F and Plan G is that, in a Plan G, one must pay one's Medicare Part B deductible first. Thereafter, Plan G covers everything in full. This year the Part B deductible is \$183, but it may go up over time.

The next big item for 2020 is that the Center for Medicare Services is changing the Medicare card itself. Your medicare card will no longer have your social security number on it. The Center for Medicare Services will be rolling out new cards, with random numbers for everyone on Medicare, on a regional basis. When we learn that Oregonians are receiving new cards, we will be in touch with our clients to let you know it's time to watch your mail!

Finally, a common theme from speakers at the conference was that We the People need to protect our Medicare benefits. We need to be proactive and mindful of what is happening in Congress and in our states. We need to work together as citizens of good faith to create the best health insurance for our seniors and disabled in our country.

Laura Powell

Oregon Health Insurance Marketplace

We appreciate your patience and cooperation in working with the Federal Marketplace Exchange for 2017.

You have probably noticed that the Affordable Care Act is in the news nearly every week. Changes could be enacted by the 114th Congress. We are prepared to keep current on the issues and provide excellent customer service. We encourage our clients to stay informed and engaged about these important issues. We will be calling and mailing postcards again in late October to our policyholders with all the most important information.

The one definitive change that we can report now is that Open Enrollment will ONLY be November 1, 2017 to December 15, 2017 for a January 1, 2018 effective date. Open enrollment will be closed on December 16th. Only special elections will be allowed enrollment after December 16th. This is a six week window of opportunity to renew or change plans for 2018. We will have extended hours here at the office to service our policyholders.

Quick notes:

- * Pay your premiums by the 20th of the month
- * Read notices from the Federal Marketplace
- * Report all "life change" events
- * Update income changes
- * 2018 Open Enrollment, Nov 1- Dec. 15, 2017

We are Expanding

The Insurance Place is pleased to announce that we're expanding our business to serve you better. Beginning this summer we will be opening a new space (right next door), where we will offer classes, seminars, and other group learning sessions related to health care, for all our clients and anyone who's interested.

We're calling it "The Learning Center."

Let's face it: Medicare is complicated, and the Medicare products we manage for our clients add a further complication, but with the trade off of reliable complete coverage. The best way to be sure you're getting the most you can out of your coverage is to make informed decisions and stay informed about the system.

The first idea for our classes was that we conduct Medicare 101 seminars. These sessions are designed for people who are new to Medicare and will help attendees get a firm footing in the world of Medicare. If you can't tell your Part A from your Part B, don't worry, you're not alone! That's what Medicare 101 is for!

And we're incorporating several different methods, including some new technology, to make sure that all learning styles are accommodated. It's hard to teach people about medicare without a little dry lecturing, but

we're enhancing it with video and computer learning on some new, simple, and state of the art equipment. No tech skills required for our learners! Bring your friends and neighbors.

Please join us for our Learning Center Open House and Mike's birthday celebration, July 11th.

Kelly Oristano

Please call to register!

The Learning Center Schedule

June 13, 1:30 pm: United Health Care, Medicare Advantage Sales Meeting

July 11, 2:30 - 4 pm: Open House, Mike Reddy's Birthday

July 25, 1:00 pm: Pacific Source, Medicare Advantage Sales Meeting

July 27, 3:00 pm: Providence, Medicare Advantage Sales Meeting

Aug. 3, 9:30 am: Medicare 101, Informational Session

Aug. 15, 10:00 am: Don Dickman, Elder Attorney & Mike Reddy discuss Wills, Trusts, Power of Attorneys (Bring your questions)

It Takes a Team



Kristy Henning, Agent

Kristy is a Colorado native who graduated from Fort Lewis College in Durango, CO with a BA in Business Administration. She is married and has two sons who are both attending Oregon Universities.

Kristy began her health insurance career in April, 2014. She specializes in Medicare Insurance, working specifically with Medicare Supplements, Medicare Advantage Plans, Prescription Drug and Dental Plans. She is committed to serving her client's needs with respect and a thoughtful approach to determine a cost effective solution.

Kristy enjoys everything the outdoors has to offer. In the winter you will find her on the slopes. She has a passion for skiing and is a certified ski instructor. In the summer she will be on her bike and year round she runs with her favorite dog, Brook.

Kristy can be reached at:
kristy.tiplace@gmail.com

Michael Reddy, Owner, Agent

Laura Powell, VP Sales, Agent

Maria Jaimes, VP Operations, Agent

Kaye Johns, Agent

Doug Money, Agent

Kristy Henning, Customer Service, Agent

Eikeem Barron, Agent

Ashley Powell, Assistant

Diana Rodriguez, Assistant

Kelly Oristano, Assistant

Cody Aucoin, Assistant

Maria is bilingual, so if you have friends or family that need assistance in Spanish, give us a call.



Changing Needs of Medicare Population

I was particularly struck by one of the presentations I saw at the National Medicare Supplement Conference this April, and I wanted to share some key points from it with you. The presentation was by UHC Health Care Director Doctor Charlotte Yeh. It focused on the changing needs of a changing Medicare population.

By the year 2050, the 65 and older group will double.

Years 80 to 85 is presently the fastest growing population.

100 and up is the second fastest growing population.

80% of baby boomers plan to work past the age of 65. Often they are in the prime of second careers, following their passions, starting businesses based on a lifetime's experience. They're traveling and moving cross country to be near their grandchildren.

It is time to disrupt the way we think about aging in this country. We need to focus on the social conditions for the 65 and older population. Social factors weigh heavily in health outcomes. 60% of overall health is related to social, environmental and behavioral factors. 20% is genetic and only the remaining 20% is due to health care.

An easy and relatively cheap way to benefit almost every citizen in this age group is to accelerate the shift from "patient-centered" health care to "person-centered" care that

incorporates non medical issues and aims for broad improvements to quality of life.

For this age group, three factors are notable leaders in diminishing quality of life:

- 1) Loneliness - Mother Teresa said, "Loneliness, and the feeling of being unwanted, is the most terrible poverty."
- 2) Hearing loss - Missing out on conversations, and music, deprives the brain of a chance to engage.
- 3) Urinary incontinence - Inability to comfortably leave the house, isolation, see number 1.

Incidence of all these factors may shorten a lifespan by some eight years, about the same as a lifelong smoking habit.

Quality of life minded health care requires shifting our health care paradigm from "managing a health care plan" to "co-designing a life plan."

We can challenge outdated beliefs and embrace new solutions so more people can choose how they live, and age, and die successfully. Retirement doesn't need to mean senescence, it should be about living with purpose!

It is not about "aging in place" - it's about "thriving in motion."

LAURA POWELL

Summer Health Tips for Seniors

- * Drink plenty of water
- * Avoid caffeinated and alcoholic beverages
- * Stay indoors during extreme heat
- * Know the signs of heat stroke - headache, dizziness, nausea

Morris, an 82 year-old man, went to the doctor to get a physical.

A few days later, the doctor saw Morris walking down the street with a gorgeous young woman on his arm.

A couple of days later, the doctor spoke to Morris and said, "You're really doing great, aren't you?"

Morris replied, "Just doing what you said, Doc: Get a hot mamma and be cheerful."

The doctor said, "I didn't say that. I said, You've got a heart murmur; be careful."



You Are Important To Us *Thank you for your referrals!*

We want to thank each of you for sending your friends and family members to us. As a health and life insurance agency, our mission is to educate our clients about their options so they can choose the plan that fits them the best. With multiple insurance companies in the area, it can be overwhelming to review all the plans offered and then determine which plan best fits your individual needs. This service is at no cost to you and allows you the confidence that someone is there to help. Our clients refer many of their friends and families to us because they appreciate our approach to purchasing health insurance. With our knowledge of Medicare and Individual Insurance, we are here to assist you.

The Insurance Place

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Dry Eyes

Do your eyes sting, burn, fluctuate in clarity, look red? All these are symptoms of the DRY EYE SYNDROME. The eye surface is crowned with a clear cornea, surrounded by a mucus membrane. Mucus, salt water and oil are constantly sweeping in nutrients and washing away the waste products. An active, dynamic ecosystem! If the quality or quantity of the tear film is inadequate, the waste products will tilt the balance to INFLAMMATION. An inflamed eye is bathed in the toxins of waste products, allergens, and bio-chemicals the body produces. No wonder your eyes are uncomfortable! We at The Eye Center are experts at the full gamut of treatments available. We would recommend, as a starting point, the use of OTC artificial tears, ie. Systane, Blink and Refresh, as well as 4000mg of fish oil and/or flax seed oil. There are numerable escalations in enhancing the ocular surface. If this sounds like something

you're struggling with, let us help you!

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 eye surgeons, ophthalmologists, 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 with Dr. Haines or Dr. Karren at **The Eye Center**, simply call 541-683-2020.



Dr. John Haines, M.D.