



PLEASE SHARE
WITH FRIENDS
AND FAMILY!

Insuringmyself.com LLC Agency Newsletter—Aug/Sep 2022



Medicare—Latest News

The next Medicare Annual Enrollment Period is right around the corner, it's from October 15th—December 7th. This is the time of year to make Part D Prescription Drug Plan or Part C Medicare Advantage Plan Changes (or enroll for the first time). The gold standard of care remains regular Medicare in combination with a Medicare Supplement Plan + Drug Plan but Medicare Advantage Plans continue to gain in popularity. If you'd like to discuss those plans, let us know and we can go over information/details as of October 1st.

PRESCRIPTIONS—New laws have just recently passed through congress but we're not yet sure when/what exact changes will take place. We have already seen expanded coverage for diabetic medications by many Part D plans and more changes are slated for 2023 plans.

If you haven't screened your medications against the latest available Part D Prescription Drug Plans—**contact us and set up a review for the upcoming Medicare Annual Enrollment Period!**

NEW CALL RECORDING REQUIREMENTS—New regulations from the Centers for Medicare & Medicaid Services will take effect on October 1st. As such, we will now be required to record ALL phone conversations with Medicare beneficiaries. This is because there has been a sharp increase in complaints, from Medicare beneficiaries, about the big national advertisers that are heavily promoting Medicare Advantage Plans. Bottom line—the companies that operate these giant call centers are failing to provide accurate information and/or misleading Medicare beneficiaries.

MEDICARE SUPPLEMENTS—More carriers have introduced competitively priced plans, when is the last time that you checked current rates? If it's been more than three years, **call us for an updated rate quote and see if you qualify to change carriers for the same coverage at lower premium rates!**

 We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

2022 Newsletter

Address or Phone Number Changes

Contact Your Agent!

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Please Drop a Review!

Health Insurance 2023

The additional tax credits that were being passed on to eligible enrollees under The American Rescue Plan Act of 2021 are being phased out...or maybe not. We have conflicting information as this market continues to evolve. You may see increased premiums and some may face increased deductibles with higher copays and coinsurance. We would encourage everyone that is on a plan, through the healthcare marketplace, to contact us for a quick review of 2023 coverage options. Several carriers have expanded coverage and have made health insurance more competitively priced. Please help us spread the word and have your friends and family members contact us for updated health insurance quotes.

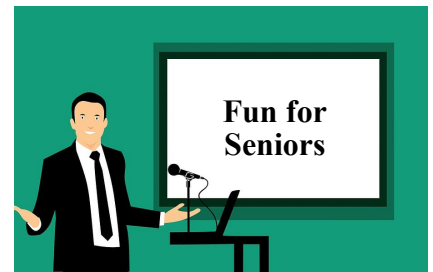
Some key points-

IF you are offered coverage through an employer or through a spouse's employer then in MOST cases, you do NOT qualify for financial assistance/tax credit on health insurance through the health insurance marketplace (i.e. healthcare.gov).

IF your income is TOO LOW to qualify for financial assistance, through the marketplace, your information will automatically be referred to the state for the state's Medicaid program.

The next Annual Enrollment Period starts November 1st and ends December 15th—**contact us to review your coverage options for 2023.**

Active Senior Expo



We will be hosting a booth at the Arlington Heights Active Senior Expo on October 26th. Come check out this free event where many different vendors will provide information on products for the “senior” market. The event will be held at the Atlantis Banquets, 1273 N Rand Rd in Arlington Heights, IL 60004. We'll be there from 9:30 AM—2 PM and is \$2 and open to the public.

FREE ADMISSION

with this coupon (reg. admission \$2)

Valid for any event in 2022

We downloaded this free admission coupon from the expo website so it should be good!

Free Parking

11:30 AM—Live Entertainment

Free Giveaways and Door Prizes