



Greetings!

Another summer is behind us. It was great one with plenty of travel time to visit family and friends. As we usually do, we got to spend lots of precious time in Sea Isle City soaking in the sun, ocean and salt air while our grandsons Judah (3 yrs) and Ezra (4 months) kept us joyfully amused.

The upcoming **Annual Enrollment Period (10/15-12/7)** is the time when clients can change their **Medicare Advantage (HMO) Plans** or their **Part 'D' Drug Plans**. See important message below about Part 'D' Drug Plans.

Soon, the new Part 'B' monthly premium will be announced. The increase, if any, should be minimal.

Even though Medicare is being vigorously discussed ("Medicare for All", etc) during this current Presidential primary campaign, if legislation is ever passed, major changes to the Medicare program would take at least 2 years to implement. Medicare beneficiaries should not feel any unease about unknown impending changes. Right now, it's all political campaign talking points which will get louder and more extreme as the campaigns and election season move forward. But for existing Medicare beneficiaries, there will probably be minimal if any changes.

Best wishes for a wonderful Autumn season.

Howard & Nancy



2020 Part 'D' Drug Plans

~Important Notice~



For over 10 years, we have provided a free annual review of the Part D Plans for all our Medicare clients. **This year, we may not be able to complete these Part D reviews.** The tool that we use to complete the Part D analysis is called the Medicare Plan Finder (MPF) and it is provided by the government on the Medicare.gov website. Medicare just

released a new Medicare Plan Finder tool, and confirmed that the existing Medicare Plan Finder will be shut down at the end of September. The new Tool does not allow us to identify the most cost-effective Part D Plans the easy and efficient way that we are used to. The changes were made primarily to have individual Medicare Beneficiaries do it themselves, as user names and passwords are needed to activate this tool and insure privacy. **There may be some work-arounds to allow us to provide something like we provided in prior years. We are looking at all options.** Brokers from around the country are very concerned about these changes as it hampers our abilities to serve our clients. Trade organizations are protesting and numerous efforts to petition State and Federal representatives to lobby Medicare to reverse some of the changes are on-going.

Please visit [medicare.gov/find-a-plan](https://www.medicare.gov/find-a-plan) and see if you can open an account and navigate the search for the best 2020 Drug Plans. Call us with questions.

MediGap Plan 'F'

"Bye-Bye, So-long, Farewell"

Medicare Supplement (Medigap) Plan 'F' & 'C' will no longer be available to purchase by new Medicare beneficiaries effective January 1st 2020. When a Plan "shuts the door" to new sales the only folks left on it are getting older and usually needing more care. This creates an imbalance that insurance carriers Do. Not. Like! This very well may result in considerably higher than usual yearly premium increases. **If you can switch from Plan 'F' and 'C', now is the time to do it.** Call our office for more details.



"It was a free gift with my AARP membership."



‘MEDICARE MADE EASY’ FREE SEMINARS!

Do you have friends and/or family who may be transitioning to Medicare soon? Our 60-minute Free Seminars are both entertaining and informative! Everything will be covered with plenty of time for Q and A!

Tues, Sept. 24th – 11:30am (lunch served at 12:30)	Franklin Retirement Solutions 2300 Computer Ave. #J54 Willow Grove, PA
Wed, Oct. 2nd – 7:00pm	Indian Valley ‘Y’ 890 Maple Ave. Harleysville, PA
Thurs, Oct. 10th – 9:30am	Indian Valley ‘Y’ 890 Maple Ave. Harleysville, PA
Sat, Oct. 12th – 11:00am	The Doylestown Health & Wellness Center 847 Easton Rd. Warrington, PA
Mon, Oct. 14th – 7:00pm	The Doylestown Health & Wellness Center 847 Easton Rd. Warrington, PA

RSVP’s Requested – 267-923-5281

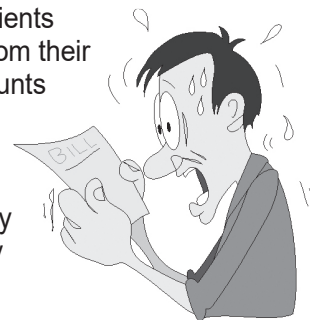
‘Keystone 65’ (HMO) Medicare Advantage

If you have a ‘Keystone 65’ **Select or Focus Plan**, you may want to consider moving to the **2020 Keystone 65 ‘Basic’ Plan**. The ‘Basic’ Plan has tremendous dollar for dollar value. Call us for more information. It’s very easy to change during the upcoming **Annual Enrollment Period (10/15-12/7)**



MEDICAL BILLS

We often get calls from clients about bills they receive from their Medical Provider for amounts that they don’t think they owe. Most of the time, we guide them through a few steps and usually they don’t owe the money they are being billed for.



Rule of Thumb: If you don’t think you owe an amount you are being billed for – **don’t pay it !!** Attempting to get a refund at a later date will be time consuming and aggravating!

Medical Billing is very complex. A Doctor’s office has to deal with many different Plans with many different configurations...and they do make mistakes!

Sometimes they bill the wrong plan or carrier, and when it gets denied (because it’s the wrong plan or carrier) they bounce the bill back to you. Or sometimes they bill an old plan of yours that is no longer in effect and again, bounce the bill back to you.

If you receive a bill for an amount that you don’t think you owe based on your Supplement or your Medicare Advantage HMO plan, don’t pay it. First call the Provider to make sure they have all your current Plan information. Ask them to explain the amount billed because you don’t think you owe it. If they insist and you still have doubts, call our office and we can help you dig into it further.

MEDICARE FRAUD & ABUSE ~ Volunteer Opportunity ~



Each year over \$60 Billion (yes, that’s Billion with a ‘B’) is lost to Medicare Fraud and Abuse...and you can help do something about it!

As a trained **Senior Medicare Patrol Volunteer**, you will learn how to help individuals in your community protect themselves, identify and report Medicare Fraud.

For more details call 800-356-3606 or visit: www.carie.org



“We can’t get divorced. I need him to un-freeze the computer and he needs me to find the TV remote.”

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