

# Winter Newsletter 2019



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## Independent Agent

Medicare Supplements

Medicare Advantage Plans

Life Insurance & Final Expense

Health Insurance

Dental, Cancer, Critical Illness

Long-Term & Short Term Care

Annuities



## *News You Can Use! News you can Share!*

As 2018 comes to a close and 2019 begins, I want to thank all of you for allowing Roger Ward Insurance to help you with your insurance needs. It has been a real privilege and honor for us, Becky, Judy, Pam and me, to meet you, talk to you, and help you with your insurance. And I certainly couldn't hold the 25 plus seminars and respond to almost 400 phone calls during the last two months without their help! So, thanks again to my Team and to you!

There is a lot of important information on the inside of this Newsletter. I hope you will read it and share it with others!

Thank you again for allowing us to help you with your insurance needs. We wish you a Merry Christmas and a happy and blessed New Year and all through 2019!



*307 W Meadow Rd, Suite A, in Eden*

## **New Open Enrollment begins January 1st!**

You may be able to change plans! Medicare has reinstated the Open Enrollment Period, which runs from January 1 thru March 31. Please note that this is only for Medicare Advantage Plans; it does not apply to Prescription Drug plans. Individuals with a Medicare Advantage Plan are allowed one change to another Medicare Advantage Plan or to a stand-alone Prescription Drug Plan. If you have any questions or want to schedule an appointment, please call the office! So for most of you, yes, you can change plans!

# **“Welcome to Medicare” Educational Meetings**

Know someone who will soon be turning 65 or becoming eligible for Medicare? Please tell them about the meetings I will be hosting on the ABC's of Medicare. I explain the differences between Medicare Advantage Plans, Medicare Supplements, and Prescription Drug Plans. There is no charge for these meetings, but reservations are requested! Meetings will resume in February, 2019.

## **Your Social Security Benefit is Increasing!**

Good News!! The Social Security Administration announced that monthly benefits will increase by 2.8% in 2019. For a benefit of \$1000 per month, that would be a \$28 increase!

Now a little more good news! For most people, the Medicare Part B premium will only go up by \$1.50 to \$135.50 in 2019. So you get to keep most of your raise!! But for some, it could be a larger increase if your benefit was protected the last few years when the premium rose more than your Social Security increase.

Your Part B premium cannot increase more than your Social Security increase. So no one's check will go down. Social Security is in process of mailing out your 2019 Annual Benefit Statement, as well as letters stating the deposit amount for your January check.

## **Social Security Premium Deduction?**

If you changed your Medicare Advantage or Prescription Drug plan for 2019, here are a few points to keep in mind, especially if you changed in late November or December.

- ✓ *If you chose for your premium to be deducted from your Social Security Deposit, it can take 60 to 90 days for this to take place. Therefore, you may get a bill or coupon book from the company to pay the January premium. Social Security will also send you a letter stating when they will begin deducting the premium from your check.*
- ✓ *If Social Security deducted the premium for your old plan from your January check, they will redeposit it to your account once they update your new premium information.*
- ✓ *Also, it takes time to drop your name from the previous company's mailing list. So you may even receive a new ID card and other materials that were already scheduled to mail.*

## **What about my Medicare Supplement?**

Medicare Supplements, aka Medigap Plans, don't change their benefits each year, only the Premium. And premiums usually only change on the Policy Anniversary Date. Also, you can change from one supplement to another supplement any time of year. However, you may be subject to the health questions on the application.

### **IMPORTANT PHONE NUMBERS:**

**NC SHIP:**  
1-800-443-9354

**Medicare:**  
1-800-Medicare (800-633-4227)

**Social Security Admin**  
**(Reidsville): 1-866-748-2091**

**Social Security Admin**  
**(National): 1-800-772-1213**

**Do Not Call Registry:**  
1-888-382-1222

# Company Announcements & Updates!



## Medicare Changes for 2019

The Medicare Part B premium for newly eligible individuals in 2019 will be \$135.50, although some individuals may pay a higher premium based on their income. The Medicare Part A Hospital Deductible will be \$1,364 per Benefit Period. The Part B Annual Deductible will increase from \$183 to \$185, which will affect Plan G and N Medicare Supplements. For individuals with a High Deductible Plan F Medicare Supplement, the deductible will be \$2,300. The Out-of-Pocket Maximums for Plan K is \$5,560. Plan K covers 50% of the Part A & B Deductibles and the 20% Coinsurance. The Out-of-Pocket Maximums for Plan L is \$2,780. Plan L covers 75% of the Deductibles and Coinsurance, so your share is only 25%.

## New Medicare Cards are here!

Most of you should have received your new Medicare Card. To help protect beneficiaries against identity theft, the Social Security numbers have been replaced with a unique, randomly-assigned number called a Medicare Beneficiary Identifier (MBI). If you have not received your new Medicare card, you should call Medicare to find out if yours has been mailed. The number for Medicare is 1-800-Medicare (800-633-4227). The new cards are mailed in a white envelope from HHS (Health & Human Services).



*Please note that Medicare is not calling beneficiaries! So if someone calls and tells you they are from Medicare and that you need to give them your current Medicare number, hang up! This would be a scam! Medicare does not call anyone unless they are returning your call or inquiry.*

## Aetna News: CVS Acquires Aetna

CVS Health, the largest pharmacy health care provider in the U.S., has completed its \$70 Billion acquisition of Aetna, one of the nation's leading diversified health care benefits companies. Aetna will be operated as a stand-alone company. The merger will not have any impact on the Aetna Medicare plans for 2019. CVS will continue to be the "preferred pharmacy" for Aetna Medicare plans along with Walmart and a few other chains.

## HealthTeam Advantage News

HTA has announced two important network additions for 2019. Wake Forest Baptist Medical and UNC Healthcare will both be in-network with HealthTeam. In addition, HealthTeam has expanded into Forsyth County for 2019.

## United Healthcare News

UHC has announced that Duke Hospital will be in-network for 2019 with their Medicare Advantage Plans. United Healthcare has replaced Silver Sneakers with **Renew Active** as the fitness benefit in 2019 with the AARP Medicare Complete Medicare Advantage Plans. **Renew Active** is a new program that will still offer over 90% of the Silver Sneaker facilities. In Rockingham County, this includes the three YMCA's and Family Fitness in Reidsville. For members with the AARP Medicare Supplement Plans, members will get 50% off monthly membership rates at participating fitness centers.

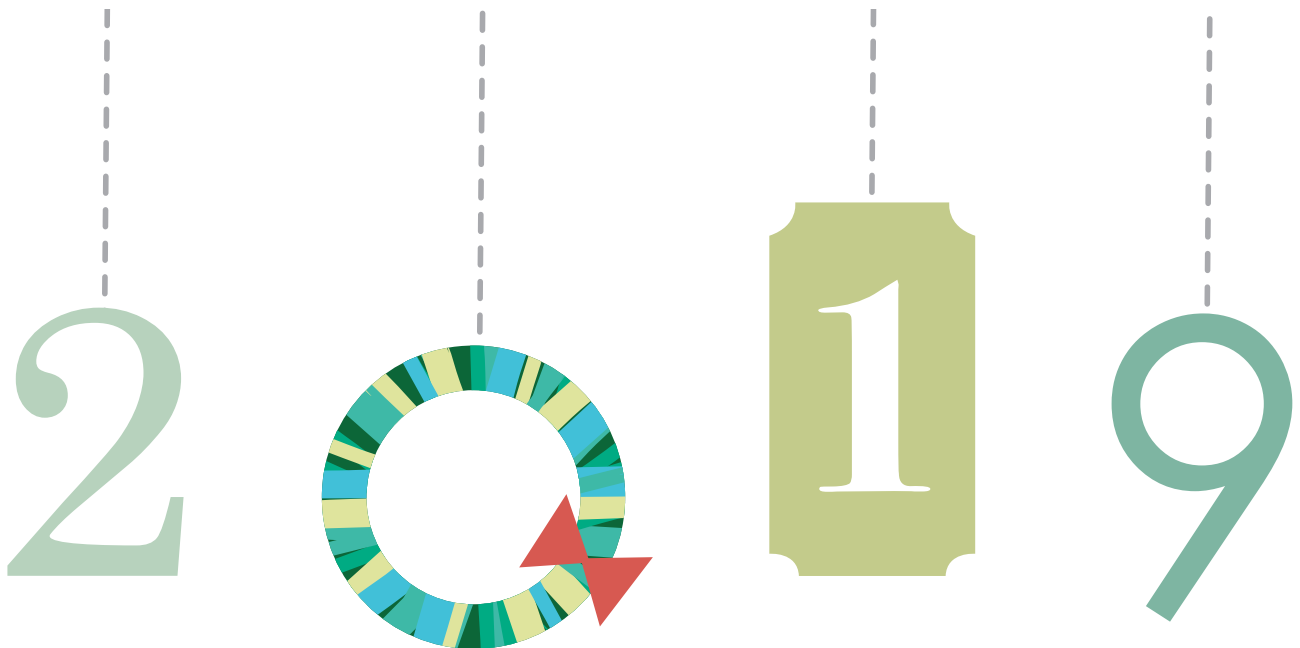
## BlueCross BlueShield NC News

Blue Cross has announced that it will offer **Silver & Fit** as a no-cost fitness benefit in 2019 on its Medicare Advantage Plans. **Silver & Fit** will remain a benefit on most Blue Cross Medicare Supplement plans for a \$50 annual fee.





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Wishing you and yours a **Happy** and **Prosperous New Year!**

- Roger Ward Insurance, LLC -