



307 W. Meadow Rd, Suite A  
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- enjoy -  
**summer**  
have fun



## REMINDERS!

**Medicare Annual Enrollment: Oct. 15 – Dec. 7**

**ACA (Obamacare) Annual Enrollment: Nov. 1 – Dec. 15**

**Individuals turning 65 can enroll in a Medicare plan as early as 3 months before their Medicare starts.**

**Tell your family and friends turning 65 to give me a call so I can help them, too. I really appreciate your referrals!**



# Summer Newsletter 2022



## News You Can Use! News You Can Share!

Summer greetings!

Memorial Day and July 4th have come and gone, and Labor Day is around the corner.

2022 has brought us a whole new set of challenges. Just when life was getting back to normal from Covid, we now have record inflation and record gas prices!



307 W. Meadow Rd, Suite A, in Eden

If that isn't bad enough, we still have those annoying Medicare TV commercials and phone calls by telemarketers claiming to be Medicare agents.

I want to thank you all again for allowing me to help you with your insurance needs. As always, if you ever have any questions, please don't hesitate to call.

I wish everyone a fun and safe summer and 2022!

### Can I Change My Plan?

For Medicare beneficiaries, the next opportunity to change your Medicare Advantage Plan or Medicare Part D Prescription Drug Plan will be during the Annual Enrollment Period, which is from October 15th through December 7th every year. However, there are a few exceptions involving Medicare Advantage Plans.

**5-STAR PLANS:** Medicare allows companies receiving 5 Stars to enroll members year-round. UnitedHealthcare's AARP Medicare Advantage HMO Plans and HealthTeam Advantage's PPO Plans received 5 Stars for 2022. Medicare allows you to make one 5 Star enrollment per year.

**CRITICAL ILLNESS PLANS:** These Special Needs Plans are for individuals with certain critical health conditions. For 2022, HealthTeam Advantage offers an HMO C-SNP for individuals with diabetes and/or chronic heart failure. One of the key benefits of this plan is the \$0 copay for select insulin and other brand name drugs.

**DUAL ELIGIBLE SNP:** These plans are for people who have both Medicare and Medicaid. Medicaid is administered by your county's Department of Social Services. Individuals with Medicaid, as well as the Extra Help Low Income Subsidy, can change plans once each quarter.



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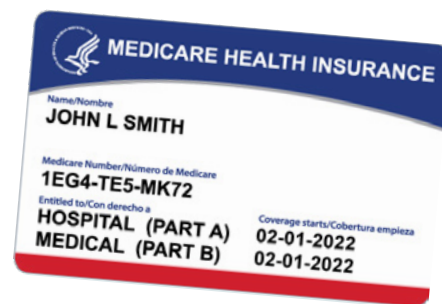
### INDEPENDENT AGENT

- Medicare Supplements
- Medicare Advantage Plans
- Life Insurance & Final Expense
- Health Insurance
- Dental, Cancer, Critical Illness
- Long-Term & Short Term Care
- Annuities





## COMPANY ANNOUNCEMENTS & Updates!



### ACA Plans (AKA Obamacare)

The Centers for Medicare and Medicaid Services (CMS) recently implemented a new Special Enrollment Period (SEP) for consumers with a household income at or below 150% of the Federal Poverty Level (FPL).

Consumers who qualify are eligible to apply for Marketplace coverage during the year with this SEP. This also allows existing customers who qualify to change plans.

For an individual, the monthly income limit is just under \$1,700. For a household of two, the limit is just under \$2,300.

Without a Special Enrollment, consumers must wait until the annual Open Enrollment Period, November 1st through December 15th, unless they have a Qualifying Life Event like losing employer coverage, marriage, divorce, a new baby, etc.

### Those Medicare TV Commercials

We continue to receive calls and questions every week about those annoying TV commercials, especially the one that features Joe Namath and Jimmy Walker. They now mention Medicare Part C Plans (Medicare Advantage Plans), checking your ZIP code, and plans that add money back to your Social Security check.

1. Medicare Part C is nothing new! These are Medicare Advantage plans, which have been around for years.
2. If you live in certain ZIP codes, there are now several plans that add money back to your monthly Social Security benefit. However, there is a trade-off; other benefits will not be as good as your current plan and copays are often much higher!
3. These TV ads are not by Medicare! These ads are by insurance agencies trying to sell you a different plan!
4. They do not have any different plans than what you already have access through me.

When Joe says “plans that eliminate copays”, and then mentions “free dental, hearing, vision, transportation, meals, etc. at no additional cost”, these plans are for individuals with both Medicare and Medicaid! The same is true when they mention saving \$170 per month. This is a Medicaid benefit.

Medicaid is for individuals with limited income and assets, and it is administered by your county’s Department of Social Services. If you have questions, call me to review your options.

I have had clients to call these 800 numbers, and then were talked into changing plans. This didn’t turn out well. One client was shocked to learn one of her prescriptions would cost over \$200 more! Another client discovered he would not be able to see his current doctor. They were misinformed, if not misled.

Please, ignore these TV commercials and those pieces of junk mail you receive. If it doesn’t state it’s from the Centers for Medicare and Medicaid Services (CMS), then it is junk mail.

### Those Annoying Phone Calls!

People tell me all the time that someone called them and stated they were with Medicare, calling to be sure they know about the new changes to Medicare, and that they are getting all the benefits they deserve.

These callers are not with Medicare, and there are not new changes! They are telemarketers with an insurance agency and only want to sell you another plan. Furthermore, they are violating Medicare regulations by calling you without your permission.

If you are not already registered with the Do Not Call Registry, then call 1-888-382-1222 and add your phone to the Do Not Call List. If violators continue to call you, report them and they can be fined by the federal government. Let me know if you continue to receive these annoying calls from the same phone number and company repeatedly. And remember...

1. Medicare will not call you unless you call them first!
2. Medicare does not make house calls!
3. Social Security will not call you unless you call them first!
4. The IRS will not call you. They mail notices.

If you get unsolicited calls from someone claiming to be with one of these agencies, they are not! It is likely someone trying to scam you. NEVER give out your Medicare number or your Social Security number to someone who calls you like this.

### Wait, Don’t Pay That Bill Just Yet!

Paying a medical bill when you first receive it may not always be the best decision. You could end up over-paying your share. It is better to pay based on the statement rather than the bill. The statement will show any adjustments to the amount billed, and what your insurance paid. The result will be your cost-share. So, don’t over-pay!

### Are You Getting the Most Value from Your Prescription Drug Plan?

The rising costs for prescription medications are a concern for every senior, especially for those on a fixed budget! If you think you may be paying too much for your prescription medications, then check with your plan’s member services and ask if they have a “preferred pharmacy network” or a mail order option. If they do, then start purchasing from the preferred pharmacy or get your medications by mail.

## IMPORTANT PHONE NUMBERS:

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

NC SHIIP:  
1-800-443-9354

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

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

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

Rockingham County Social  
Services: 336-342-7013