



307 W. Meadow Rd, Suite A
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2023 FALL Newsletter



www.rogerwardinsurance.com

It's Annual Enrollment Time!

Medicare Annual Enrollment: Oct. 15 - Dec. 7

NC State Employees/Retirees: Oct. 9 - Oct. 27

Market Place (ACA/Obamacare): Nov. 1 - Jan. 15

Individuals turning 65 can enroll in a Medicare Plan as early as 3 months before their Medicare starts. Tell your family and friends approaching 65 to give me a call so I can help them too. I really appreciate your referrals!

Fall Newsletter 2023



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Medicare Supplements

Medicare Advantage Plans

Life Insurance & Final Expense

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Dental, Cancer, & Critical Illness

Long-Term & Short Term Care

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News You Can Use! News You Can Share!

Greetings! Fall is here! And that means the Medicare Annual Enrollment Period is also right around the corner, October 15 thru December 7.

2024 will be another unique year! There will be some new Medicare Advantage companies in Rockingham County, and nearly 50 Medicare Advantage Plans to choose from. Guilford County, Forsyth, Alamance, and others will have even more plans!

I will not be holding any group meetings this Fall, but I will be happy to schedule a telephone appointment, or a meeting in my Eden or Madison office. In some cases, I will make home appointments for clients with mobility issues.

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 (336-627-3099).

I wish everyone a safe Fall and Holiday season!

18 Years!

It's hard to believe, but 18 years ago, in September 2005, I began my career in the Medicare market, joining Humana and being assigned to the Eden Walmart. I left Humana in 2012 and formed Roger Ward Insurance, LLC, so I could represent all the major plans my clients could choose from. It was the best business decision I ever made! I have thoroughly enjoyed helping Seniors navigate through all their Medicare options and select the best plan for their needs! Looking forward to year 19!



307 W. Meadow Rd
Suite A, in Eden, NC





ANNOUNCEMENTS YOU NEED TO KNOW & Updates!

ACA Plans (AKA Obamacare)

The Affordable Care Act is still the Law of the Land. **Open Enrollment** is November 1 thru January 15. But to get a January 1 Effective Date, you must apply by December 15. Applications submitted December 16 thru January 15 will receive a February 1 Effective Date. After January 15, a Qualifying Life Event is required to be eligible for a Special Enrollment option.

Blue Cross Blue Shield of NC is available state-wide. Other companies in the Triad are: Aetna, AmeriHealth, UnitedHealthcare and Wellcare. Ambetter and Cigna are also available in Guilford and other counties. Most plans are only available in certain counties.

And remember with Obamacare, your monthly premium is based on the subsidy you receive, which is based on your estimated annual income you provide. And when you file your taxes, the IRS compares your actual income to your estimated income, and you either receive additional subsidy, or you may have to pay some, or all of it back!

Medicare Plans Are Changing!

If you have a Medicare Advantage Plan (Part C), or stand-alone Prescription Drug Plan (Part D), you should have received the **Annual Notice of Changes** from your current Insurance Company in September. If you have a Medicare Advantage Plan, you should see some richer benefits for 2024, but many will remain unchanged.

Many plans will have a few lower copays, and many plans will offer Dental benefits with higher Dollar Allowances and/or less restrictions. Another benefit gaining popularity is the Over the Counter (OTC) Benefit, which provides a quarterly allowance of \$50 to \$150 for the member to order products online or by phone. And some plans may even provide a debit card to use in major stores, like CVS, Walgreens and Walmart.

Also, there will be more plans available with the "Give Back Benefit", that adds money back to your Social Security check. Some plans offer \$50 to \$100 per month or more! **But watch out! These plans will usually charge higher copays and offer fewer benefits!** So there is a trade-off!



2024 Medicare Plans in Rockingham County

More plans will be available in Rockingham County next year than ever before! The Companies include: Aetna, Blue Cross of NC, Cigna, Devoted Health, HealthTeam Advantage, Humana, Lasso Health, UnitedHealthcare, and Wellcare. Guilford and Forsyth will have additional plans like Alignment Health and Apex Health.

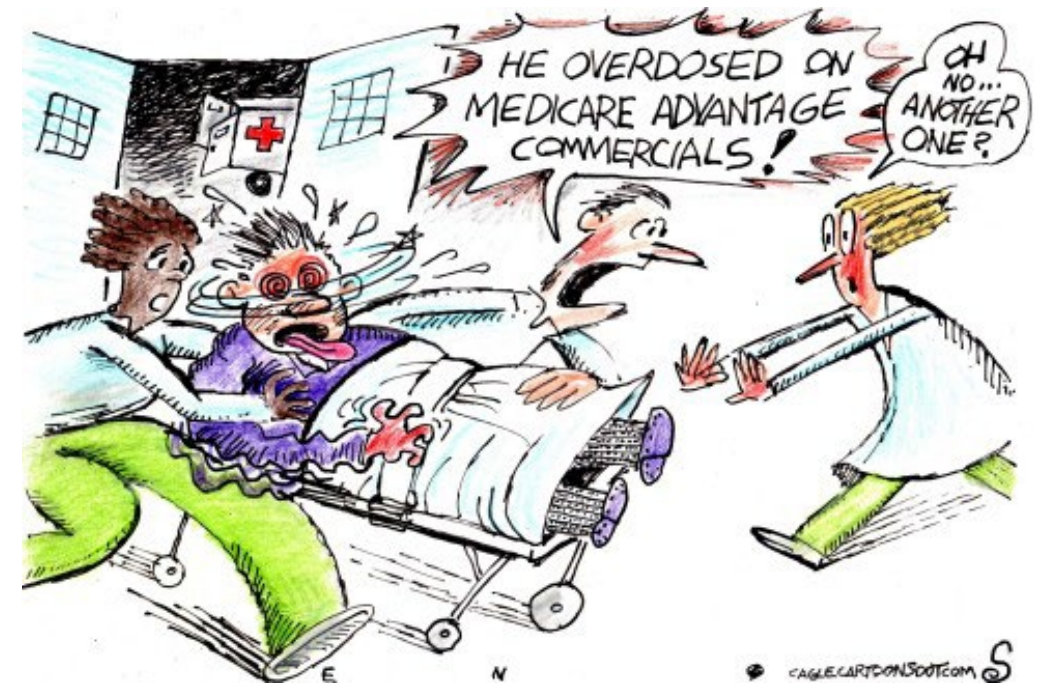
Remember, not all Plans are in every County or State, and you must enroll in a Plan available in your County.

State Employees & Retirees

Open Enrollment for State Employees & Retirees is October 9 thru October 27.

If you are currently enrolled in a Humana Group Medicare Advantage Plan, it will renew automatically. If you are currently enrolled in the Medicare Base Blue Cross PPO 73-30 Plan, it will also renew automatically. If you are not yet on Medicare, refer to the Decision Guide you receive from the State.

If you want to change your Plan, you will need to contact the State between October 9 and October 27. Call the Enrollment Support Center at 855-859-0966, Monday through Friday, 8:00 am – 10:00 pm, and Saturday, 8:00 am – 5:00 pm.



IMPORTANT PHONE NUMBERS:

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

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

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

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

NC SHIP:
1-800-443-9354

**Rockingham County Social
Services:** 336-342-7013