

This newsletter will be dedicated to MEDICARE due to the upcoming Annual Election Period (AEP) - This occurs every year between October 15<sup>th</sup> and December 7<sup>th</sup>. It is a time when Medicare beneficiaries can review their coverage and decide if they want to stay with the same insurance carrier, the same plan or make a change. This will be a very interesting and confusing AEP in Western PA since UPMC hospitals will no longer be part of Highmark Medicare Advantage Freedom Blue and Security Blue plans.

In September, individuals with Medicare Advantage plans (Part C) and those with stand-alone Prescription plans (Part D) will receive an Annual Notice of Change (ANOC) from their current carrier. This is a very valuable document. It explains how your plan will be changing in 2019 in terms of premiums, copays, etc. It is laid out in grid format that will compare your current benefits in 2018 with benefit changes in 2019.

It is very important that you review this information. There will also be provider information, pharmacy information and prescription drug information, depending on which type of plan it is. Please review to be sure your physicians, hospitals, etc. are still in the network. Check to see if your preferred pharmacies have changed and that your prescription drugs are still covered, as well as, if they remain in the same tier level of coverage.

Medigap plans are standardized and do not change benefit designs from year to year although the rates increase each year.

As always, I am happy to meet with you to review your plan as well as other possible options. Please call my office at 724-260-0341 to schedule either a visit at my office or a phone consultation.

## UPCOMING MEDICARE MEETINGS and SEMINARS

As most of you know, I offer Medicare educational seminars approximately 3 times per year. The most recent one took place on Thursday, September 13<sup>th</sup> from 1:00 pm until 2:30 pm at the Peters Township Library. This was purely an educational meeting that helped individuals learn more about the different parts of Medicare, the prescription drug coverage gap (commonly referred to as the donut hole), and the various types of plans available - how to apply, who is eligible. No plan specific information was discussed. This was very well attended and there was a high level of participation.

This year I am holding 2 Formal Sales Meetings for my clients - one with United Healthcare AARP Medicare Advantage, and one with Aetna, which includes Coventry. The purpose of these meetings is to introduce you to carriers that include both the UPMC and Allegheny Health Network. This may not be an issue for many of you, but for some of my clients that currently have a Highmark Medicare Advantage plan, they would like to have continued access to Allegheny Health Network, but do not want to lose access to UPMC hospitals.

I invited sales representatives from these companies to speak to my clients. There will be 2 separate meetings due to Medicare guidelines.

The first meeting with Aetna/Coventry is on October 15, 2018 from 1:00 – 3:00. The second set of meetings is with United Healthcare AARP Medicare Advantage plans on October 18, 2018 from 10:00 – 12:00 and 1:00 -3:00. All these meetings will be held at the Peters Township Library. There was also a separate email sent out to my clients with more information regarding these meetings.

If you are in the situation where you may be contemplating a change, I think it would be very beneficial to attend. These meetings will not be instead of your meeting with me, but in addition to, if you are interested or still have questions. Please be sure to call my office to let me know if you have any questions or plan on attending.

#### IMPORTANT DATES

- October 15, 2018; 1:00 – 3:00 pm – Medicare Formal Sales Presentation with Aetna/Coventry; An agent will be present with enrollment applications – Peters Township Public Library
- October 15, 2018 – December 7, 2018 – Medicare Annual Election Period
- October 18, 2018; 10:00 – 12:00 pm and 1:00 – 3:00 pm – Medicare Formal Sales Presentation with United Healthcare AARP; An agent will be present with enrollment applications – Peters Township Public Library
- October 24, 2018 – Medicare Advantage Conference Calls (see below for schedule)
- October 26, 2018 – Medicare Advantage Conference Calls (see below for schedule)

#### TELEPHONE CONFERENCE CALLS

As previously mentioned, open enrollment for 2019 will begin on October 15, 2018, and end on December 7, 2018. During this time, you are eligible to change your plan for 2019. You should receive an Annual Notice of Change which will show you any changes in your plan for 2019. After you have all received your notice and have had the chance to review the changes in your rates and coverage for 2019, I am going to provide help on a broad level to all of you by scheduling phone conferences to present the information and discuss the changes. The following is a schedule of the phone conference calls scheduled:

- October 24, 2018 – Medicare Annual Election Conference Calls to review 2019 Plan Changes
  - 9:30 am – Highmark Community Blue
  - 1:00 pm – Highmark Freedom Blue
  - 3:00 pm – Highmark Security Blue
- October 26, 2018 – Medicare Annual Election Conference Calls to review 2019 Plan Changes
  - 9:30 am – UPMC For Life
  - 11:00 am – Aetna/ Advantra
  - 1:00 pm – United Healthcare AARP

If you would also like to meet with me one on one, I am happy to schedule a time to meet in my office, or via a phone consultation. Please call my office at 724-260-0341 if you would like to schedule an appointment.

Did you know that we are on Facebook? When you have a minute, check us out and...



Visit my updated website at  
[www.bluepeakinsurance.com](http://www.bluepeakinsurance.com)



**\*\*If you would rather receive the Newsletters via email, please let me know.**  
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