

MEDICARE ANNUAL ENROLLMENT PERIOD (AEP) - - -

This occurs every year between October 15th and December 7th. 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.

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 2020 in terms of premiums, copays, etc. It is laid out in grid format that will compare your current benefits in 2019 with benefit changes in 2020.

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.

NEW MEDICARE PLAN FINDER- - -

Medicare.gov is changing their website as of October 1st. As many of you know, I often use this site to look up your medications and compare plan prices based on your prescriptions. This new system will eliminate the ability to access your drug list with ID and password date.

The new system will automatically pull up your current coverage and Rx information if you create a Medicare.gov account. If you are able, it will be very helpful if you would create an account with your personal information. If you can do so, please bring your username and password with you for our meeting. This new system will allow you to pull up all the medications taken in the last 12 months while you were on Medicare. Please let me know if you have any questions while creating this account.

UPCOMING MEDICARE EDUCATIONAL MEETINGS - - -

As most of you know, I offer Medicare educational seminars approximately 3 times per year. The next one will take place on Wednesday, September 18th from 1:00 pm until 2:30 pm at the Peters Township Library. The focus is educational. I will explain 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 as well as eligibility periods. No plan specific information will be discussed.

I have tentatively scheduled another meeting on Wednesday, January 15th. Elaine Cole, Public Affairs Specialist from Social Security will be the guest presenter. She will be reviewing Social Security as well as Medicare. I will let you know more information closer to that time.

TELEPHONE CONFERENCE CALLS - - -

To try and assist you during the Annual Enrollment period, I have scheduled some general telephone conferences to review anticipated plan changes for 2020. You should receive an Annual Notice of Change which will show you any changes in your plan for 2020. This should arrive mid to late September.

After you have received your notice and have had the chance to review the changes in your rates and coverage for

2020, 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 general changes. The following is a schedule of the phone conference calls:

- **October 2, 2019– Medicare Annual Election Conference Calls to review 2020 Plan Changes**
 - **10:00 am – Highmark Community Blue**
 - **11:00 pm – Highmark Freedom Blue**
 - **12:00 pm – Highmark Security Blue**

- **October 4, 2019 – Medicare Annual Election Conference Calls to review 2020 Plan Changes**
 - **10:00 am – UPMC For Life**
 - **11:00 am – Aetna/ Advantra**
 - **12:00 pm – United Healthcare AARP**

The following is the information for the phone conference

Dial-in Number

(267) 930-4000

Participants – Enter the following access code:

358-751-356

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.

ACA OPEN ENROLLMENT- - -

This is for individuals not enrolled in Medicare who purchase health insurance. The 2020 Open Enrollment period runs from Friday, November 1st to Sunday, December 15th, 2019. The new plan you choose will go into effect on January 1st of 2020. If you are currently enrolled in a plan, you will get information from the carrier letting you how the plan will be changing and what the new premium will be.

As many of you know, I am no longer able to assist with UPMC ACA plans. I was told that Highmark's ACA plans may be more competitive this year. I have not seen any plan designs or rates yet. If I find that these plans are indeed competitive, I will send an email informing you of that. While I am not seeking this business out, I will be able to assist with the Highmark ACA plans for the upcoming year.

Most plans will automatically renew for the following year. However, if your plan is ending or if you don't currently have coverage and need it for the upcoming year, please be sure to act by December 15th. You CANNOT get 2020 coverage after this date unless you qualify for a Special Enrollment Period (SEP)- due to losing employer coverage, moving from another state, etc.

EMPLOYER GROUP RENEWALS- - -

Some of you have already renewed during this year, but many of you will be renewing on December 1, 2019, and

January 1, 2020. For those of you who have a non-ACA (Affordable Care Act) medically underwritten plan, you will be receiving 2 renewals, one for the non-ACA as well as one for the ACA.

I usually get the renewals approximately two months in advance. As soon as I receive your renewal information, I will let you know. You will also be receiving a package directly from the insurance carriers prior to the renewal date.

IMPORTANT INFO FOR ALL GROUPS, which was already previously shared - -

Full time employee is considered 30 hours.

Waiting period for health insurance coverage to start cannot exceed a total of 90 days, which means if you offer the 1st of the month, the longest time is the 1st of the month following 60 days.

EMAILS - - -

Sorry for confusing some of you when I sent an email requesting your feedback on my emails. I do appreciate all the comments and suggestions received. In order to be totally compliant with emails, I have done research on the safest method of distributing mass emails. Since I must go through a third-party vendor to do so, it sometimes goes in people's spam folders. I have been using Snap Retail to do this, but I am planning to change to Constant Contact by the beginning of the year.

I apologize for all the emails, especially this time of year, but I feel strongly about getting important information to all of you. Thanks for understanding.

Visit my updated website at
www.bluepeakinsurance.com



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

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