

## **COVID-19 Pandemic- Some Thoughts - - -**

**Together, we are facing a truly unprecedented situation. The global coronavirus pandemic is affecting all our families, our businesses, our communities, and our way of life.**

**What a surreal world we are living in. Who would have thought that the whole world would be quarantined? The things we used to take for granted are no longer available. Exploring the world in our facial masks and other protective equipment minimizes our ability to communicate. Buying meat products, toilet paper and other items that were pretty routine in the past, are now a major accomplishment. Being able to hug, shake hands, and high five are things of the past.**

**During this time, it is important to take care of ourselves and our family members, not only physically but emotionally. Below are a few tips I compiled, and try to practice myself:**

*Take care of your body- eat healthy, exercise (walk, run, U- Tube videos, yoga, etc.), get enough sleep, take all necessary precautions during this time.*

*Follow a routine, if possible- wake up at the same time, etc. This helps us stay focused and positive.*

*Stay connected- talk to family members and friends- via phone, facetime and Zoom.*

*Take time for you to do things you enjoy. Find alternate ways to use your time. Follow up on*

*hobbies, clean out closets, etc. Board games and puzzles can also help fill up some time.*

*Stay informed and levelheaded. Watch for reliable news updates but avoid excessive exposure.*

*Prepare a stock of necessary items but don't go on binge buying sprees*

*Ask for help- take advantage of e-visits, which most insurance carriers are providing at no cost during this time. If you are continuing to feel extremely anxious, fearful, have changes in appetite, sleep, energy levels, difficulty concentrating, increased use of alcohol or drugs, etc., seek help from your healthcare and mental health providers.*

*BE KIND- remember, we are all in this together and will hopefully get out of it soon. Being nice can only help others as well as ourselves feel better.*

## **MEDICARE ANNUAL ELECTION PERIOD (AEP)-**

**The 2021 Medicare Annual Enrollment Period runs from October 15, 2020 through December 7, 2020. This period allows you to make changes to your current healthcare plan, which would become effective on January 1, 2021.**

**Medicare Advantage (MAPD) and Prescription Drug plans (Part D) change each year. In September you will receive an Annual Notice of Change (ANOC) from your insurance carrier. The ANOC will provide a comparison grid of your current 2020 plan with proposed changes for 2021. This is an important document that will outline any upcoming changes,**

including changes to your premiums, copays, deductibles, prescription drug formularies, etc. By the beginning of October, if you still haven't received this document, please contact the member services number on the back of your card.

Once you receive this information, **PLEASE CHECK IN WITH ME** even if you are planning to keep your plan the same. I want to confirm that you check the formulary (list of medications) to make sure your prescriptions are still covered. In addition, there may be changes to the provider network with Medicare Advantage plans. I want to be sure that your doctors continue to participate in the network and that you are happy with your plan. We can hopefully meet in person, or via phone consultation or Zoom consultation, if you prefer.

If you would like to look at other options, please contact my office (724-260-0341) to schedule an appointment either in person, virtually or by phone.

#### **VIRTUAL MEDICARE EDUCATIONAL SEMINARS-**

I held my first virtual Medicare educational meeting via ZOOM on May 28<sup>th</sup>. Since we were unable to hold this workshop in person, this allowed me to share my power point presentation with the attendees. While this was a little challenging due to my technical skills, it was very well received and well attended. I am hoping to hold another virtual Medicare educational meeting via Zoom on Thursday, September 17<sup>th</sup> at 11 am. We will be forwarding more information on this date via Constant Contact. If you are

interested in attending, please send me an email so I can forward a link to attend.

#### **ACA OPEN ENROLLMENT- - -**

The 2021 Open Enrollment period runs from Sunday, November 1<sup>st</sup> to Tuesday, December 15<sup>th</sup>, 2020. The new plan you choose will go into effect on January 1<sup>st</sup> of 2021. 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. If you do not receive this information by mid-October, please contact Member services on the back of your ID card.

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 15<sup>th</sup>. You **CANNOT** get 2021 coverage after this date unless you qualify for a Special Enrollment Period (SEP)- due to losing employer coverage, moving from another state, etc.

#### **SMALL BUSINESS LOANS CARES ACT-**

Obviously, by the time you are receiving this newsletter, the time frame and money for these loans most likely expired. I wanted to share this information to you for information purposes only. The Coronavirus Aid, Relief, and Economic Security (CARES) Act allocated \$350 billion to try to help small businesses keep their workers

employed during this pandemic. The Paycheck Protection Program (PPP) provided small businesses with funds to pay up to 8 weeks of payroll costs including employee benefits. The funds could also be used to pay interest on mortgages, rent and utilities. The funds were reportedly provided in the form of loans that could be fully forgiven when used for payroll costs- 75% and the interest on the mortgage, rent and utility. Forgiveness was based on the employer maintaining or quickly rehiring employees and maintaining salary levels.

Small businesses with 500 or fewer employees were eligible to apply. This program is implemented by the Small Business Administration with support from the Department of Treasury. Please go to [www.sba.gov](http://www.sba.gov) or [www.coronavirus.gov](http://www.coronavirus.gov) for more information.

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