

Health Matters

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A NEWSLETTER CONCERNING COVERAGE AND BENEFITS

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MEDICARE ANNUAL ENROLLMENT PERIOD

This year the Annual Enrollment Period (AEP) is from October 15th through December 7th. It ends three weeks earlier than it has in previous years. During the AEP, Medicare recipients can change and enroll in any plans of their choice, as long as they are eligible. The plan they enroll in during this time will take effect on January 1, 2012. Although the new plans have not been released as of yet, they should be available for review by early October. Plan designs may change somewhat and some plans may not be offered in the upcoming year. Please call me to review your different options during this time. If you make no changes, your plan will automatically roll over into the new plan design at the start of the year. If your plan is not being offered next year, it is imperative to make a change in plan designs.

DISABILITY INSURANCE

Disability insurance is one of the most overlooked forms of insurance. The value of life insurance seems apparent to a lot of people. However, in reality, there is a greater chance of becoming disabled than of dying. Disability insurance allows you to pay bills, such as mortgage, rent, food, utilities, etc. when you are unable to work. Premiums for disability insurance are based on your income, type of occupation, length of time you want to continue getting benefits (benefit period) and how soon after you become disabled that you want the benefits to start (elimination period). Let me know if you're interested in getting quotes.

SUPPLEMENTAL INSURANCE

Supplemental insurance policies provide you with an additional layer of protection in addition to what you already have. These types of policies provide cash benefits directly to the client. This money can help offset high deductibles, copayments, living expenses, travel expenses, etc. There are all different types of plans - Accident plans, Cancer plans, Hospital indemnity plans... You can purchase these plans as an individual or through your employer.

RESULTS OF PREVIOUS SURVEY

THANKS so much for all of the returned surveys. I really appreciate your feedback and comments. The overall theme is that clients want someone to be available, spend time with them explaining all of the confusing health insurance terms, help with the process of applying and stay in touch to reevaluate options. Personal service is a priority.

PLEASE CHECK MY WEBSITE
www.bluepeakinsurance.com

I have been trying to post blogs on a fairly regular basis. Below is an example of the first one. I welcome your comments and feedback.

WHAT IS GOING ON WITH HEALTH INSURANCE CARRIERS?

Lately the newspapers, magazines and other media sources have been discussing the fact that UPMC plans to end doctors' contracts for Highmark members in 2012. Why is this

happening? Each side seems to have their own reasons. Highmark claims that UPMC requested a 40% increase in payment along with an annual inflation increase. UPMC claims that is not the case. UPMC does not endorse Highmark's plan to merge with West Penn Allegheny, and subsequently compete with UPMC as a provider.

Regardless of the reasons, a few facts remain:

- If the contract is terminated on June 30, 2012, Highmark members will continue to have the same access to

UPMC hospital services through June 2013.

- Certain Medicare and Medicaid patients will reportedly not be affected by this change.
- Residents of Western PA are the ones to experience the pain of this separation, should this happen. Yes competition can be positive; however, not when it affects the clients you strive to serve.