



# Senior's Choice, Inc.

insuring life's journey  
(402) 890-9999

October 1, 2020

*Eric Marshall's Newsletter - 31st Edition*

It is upon us again, that time of mass mailings, and information overload. As your local Superhero, I would like you to know that I have done the work to make sure I can make it all much easier. I am going to have more meetings this year so crowding will not be an issue. I will take every precaution to keep everyone safe. Also, did we mention the pie? We have pie.

There are some big changes this year and mostly are improvements. I hope you will come out to see me and go over them this year. If you don't want to be around other people I will also be doing webinars that you can join instead. The Webinar will have all the same information as a community meeting. I want to make sure everyone is taken care of. Why else would I have a super hero cape?

## ***MEDICARE NEWS***

### ***Expected changes for the fall.***

I am planning our usual events at my usual locations this fall. As our business grows, the need for more meetings is a part of the process. All meetings will be listed on our Facebook page and website to make it easier to find one that works for you. Just in case you gave your newsletter to a friend you are helping out.

With the chance that I could not do a meeting in person, I, of course, prepared for online meetings by learning the technology and doing new member meetings this year so I will be as helpful for you with either route you want to follow. I have become very good at doing the online meetings but don't worry, I will stumble here and there so you can get some jabs in. You will be able to attend these by visiting our Facebook page, our website at [www.seniorschoice.us](http://www.seniorschoice.us) and by calling and we will send you an email with the link.

The staff there do not make the rules but they do try to make us as comfortable as possible and I appreciate them as much as I appreciate you. I know I don't have to tell you this as you are all good people.

## ***THE UPCOMING YEAR AND ADVANTAGE PLANS.***

There is a ton of news about the upcoming year that I want to tell you about this time. This time of year I find that many of my customers are inundated with advertisements on the phone, in your mail box and on TV. You might need a bobcat to move it with all the political ads thrown in this year's mix.

I had no idea that Joe Namath and Joe Theisman could sell insurance. I thought they were football players. All kidding aside they offer plans with 0 premium and all sorts of benefits. Most of those benefits you are receiving in your own plan right now. The ones that are not there are usually not available here but are in

some other areas of the country. In reality, what you have right now is what they are selling or something close to it. So my recommendation is to get rid of you junk mail and come to a meeting or call me to review your situation.

Remember, each year I research Nebraska and Iowa and the other areas my customers are in and make sure that the plan they have meets their needs. If there is a plan that might be better for them, I let you know in my newsletters. I can tell you that some plans have improved and others have not. The reason this is the case this year is that Medicare is removing the exclusion of people who have end stage kidney disease from Medicare Advantage plans. Some plans feel this will increase their claims and one in particular does not feel that way. In fact they feel that their claims will be reduced in the next year.

The first thing is for Diabetics. We have great news on costs for insulin. Thanks to some rule changes insulin will be a max cost of \$35 dollars through the first 3phases of the drug plans. This is the same on UnitedHealthcare's and Aetna's Advantage plans.

People with End-Stage Renal Disease (on Kidney Dialysis) will no longer be disqualified for an Advantage plan. The only medical question we asked for the plan won't bug us anymore. This has had some effects on the plans based on how each company perceives the impact on their claims. Some plans got better some became more conservative.

The End Stage Renal Change significantly affected the philosophy of the market in Nebraska in that one company, United Healthcare, lowered their copayments and out of pocket maximums. Meanwhile the other companies, Aetna, Human and Blue cross increased their copays and costs to consumers. Why the change? It comes down to differences of opinion with regards to the kidney disease claims.

**United Healthcare** felt there was no need to raise limits and that the rule change wouldn't affect their claims. So in 2021, they are lowering their out of pocket limits and copays for people on their plan. Whereas the other companies like Aetna and Humana and Bright health felt that increasing the out of pocket maximum and increasing copayments was prudent.

The End result is for a recommendation for those who don't have United healthcare to consider a switch from Aetna and Humana to United this year. The exception to this is if someone needs hearing aids. Aetna still has the best deal if you are only concerned with hearing aids.

**Aetna** has also been recommending people move to the HMO plans compared to United Healthcare who recommends the PPO. I recommend the PPO for \$19 a month as it gives people more flexibility in which doctor they may choose to go to. Those with Aetna may consider looking at the UHC plans this year.

Community meeting times this year are in two groups. One for existing customers and one for new customers in case you have family or friends that need help with their Medicare plans. The times and dates are on the following pages. Also after that I have a list of virtual meeting times as well if you want to meet over the internet. If you need to meet with me one on one, I would be happy to do so with you....just call 402-890-9999. It may be some time in November that we schedule it but we can make it happen.

**COMMUNITY MEETINGS FOR EXISTING CUSTOMERS**

**Omaha/Papillion-Lavista**

First watch: 304 Olson Dr. Suite 117, Papillion, NE 68046

October:

9 at 10am,

Village inn: 10770 M St, Omaha, NE 68127

October:

6, and 13<sup>th</sup> at 10am,

November:

9<sup>th</sup> at 10am.

Garden Café: 11040 Oak St, Omaha, NE 68144

October

7<sup>th</sup> at 10am.

November:

3<sup>rd</sup> at 10am.

**Lincoln**

Stauffer's Cafe: 5600 S 48th St, Lincoln, NE 68516

October:

6<sup>th</sup> at 10am, 8<sup>th</sup> at 10am and 2pm, 12<sup>th</sup> at 10am and 2pm, 17<sup>th</sup> at 10 am, 14<sup>th</sup>, 19<sup>th</sup>  
and 21<sup>st</sup> at 10am and 2pm, 26<sup>th</sup> and 27<sup>th</sup> at 2pm.

November:

2 at 10am and 2pm, 13<sup>th</sup>, 17<sup>th</sup> and the 30<sup>th</sup> at 2pm.

December:

1<sup>st</sup> at 2pm.

**Beatrice**

Valentino's Pizza: 701 Court St, Beatrice, NE 68310

October

13<sup>th</sup> at 2pm,

December:

2<sup>nd</sup> at 2pm

**VIRTUAL MEETING FOR EXISTING CUSTOMERS**

October 30<sup>th</sup> 10:00 AM

Call to join this or go to our facebook page or website for login information.

**COMMUNITY MEETINGS FOR NEW CUSTOMERS:**

Below are dates if you have friends and family that want to attend a meeting and don't have an advantage plan or are looking to change their plans or are curious as to what you have. This is the first year I am putting in my newsletter the times and dates for new customers. Why? Because I think it is important to be able to reach out to as many people as possible about all the advantages and benefits of Advantage Plans.

## **Omaha/Papillion-Lavista**

First watch: 304 Olson Dr. Suite 117, Papillion, NE 68046

October:

16,23 and 28<sup>th</sup> at 10am,

November:

6, 16,19 and 23 at 10am,

Village inn: 10770 M St, Omaha, NE 68127

October:

20<sup>th</sup> at 10am, .

Garden Café: 11040 Oak St, Omaha, NE 68144

October

20<sup>th</sup> at 1pm 22<sup>nd</sup> and 27<sup>th</sup> at 10am.

November:

3<sup>rd</sup>, 12<sup>th</sup> and 24<sup>th</sup> at 10am.

## **Lincoln**

Stauffer's Cafe: 5600 S 48th St, Lincoln, NE 68516

October:

17<sup>th</sup> at 10am, 19<sup>th</sup> at 10am and 2pm, 21<sup>st</sup> at 10am and 2pm, and the 29<sup>th</sup> at 10am.

November:

2 at 10am and 2pm, 13<sup>th</sup>, 17<sup>th</sup> and the 30<sup>th</sup> at 2pm.

December:

1<sup>st</sup> at 2pm.

## **Beatrice**

Valentino's Pizza: 701 Court St, Beatrice, NE 68310

October

22<sup>nd</sup> at 2pm, and the 28<sup>th</sup> at 2pm.

November:

11<sup>th</sup> at 2pm, and the 24<sup>th</sup> at 2pm.

December:

2<sup>nd</sup> at 2pm

## ***VIRTUAL MEETINGS \_ NEW CUSTOMERS:***

October

15<sup>TH</sup> 2pm and 4pm, 23<sup>rd</sup>, 29<sup>th</sup> and 30

November:

4<sup>th</sup>

Virtual meetings can be accessed on our Seniors Choice Facebook Page or [www.seniorschoice.us](http://www.seniorschoice.us) website or calling us at 402-890-9999 for a link.

## ***MEDICARE COST PLANS.***

More plans coming. There are some new plans called Medicare Cost plans that will be available in Nebraska and Iowa. These plans are designed to compete against those that have supplement plans. They are

from private insurance companies and cost around \$125 a month regardless of age. These plans do not have drug coverage so you have to purchase a Part D drug plan as well. These plans have a market niche more rural than urban in nature. They tend to be sold to people in counties with smaller populations.

These plans are similar to advantage plans in that they have networks you must use and are available in certain counties. I will also mention we will have new companies selling cost plans next year. Some cost plans have copays for dr. visits. I will tell you that the overall costs are higher than an advantage plan with a companion plan in a majority of cases but not all. We will review these new plans in our community meetings in the fall as well.

Cost plans may be a very good plan for people who have supplement plans as it will save them money over their current supplements in most cases. The overall savings will still be the highest with Medicare Advantage plans.

### **AETNA MEDICARE**

When using their Dental and Vision reimbursement provisions, use the address on the back of your card to send in a copy of paid itemized statements. Just put your policy number on it and ask for reimbursement and you will get your reimbursement in 3 to 6 weeks.

### ***NEW PLANS FOR PEOPLE WITH MEDICARE AND MEDICAID***

There are some new plans here for those who have both Medicare and Medicaid that were originally only available in Douglas and Lancaster Counties. They call these people Dual Eligible and this plan is for them. This plan provides significant extra benefits for Dual Eligible members at no additional cost to them. If you know someone who has both Medicare *and* Medicaid have them call me to help at 402-890-9999.

### ***HOSPITAL INDEMNITY – COMPANION PLANS FOR MEDICARE ADVANTAGE***

If you are getting a Medicare advantage plan, adding a Hospital indemnity plan is perfect for those wanting to keep large hospital bills out of the family budget. These plans cover what your MA plan doesn't for as little as \$25 and the premium doesn't increase. They are guaranteed Issue between the ages of 64 ½ and 65 ½ I like these plans because you can adjust them to the plan you have or may get next year. Check them out and find out how to get rid of the big bills and keep all the benefits of having a Medicare Advantage plan. I will have information about these plans at my meetings or give me a call at 402-890-9999.

### ***HOME AND AUTO INSURANCE***

I sound like a TV commercial when I say that I can save you hundreds of dollars. The fact is that I have been saving some of you quite a bit of money on your auto and homeowners insurance. If you are interested in looking at lowering your rates, or just want me for your agent, (ha ha) then give me a call. I pride myself in providing high-level quality service for my customers. I would love to help you make sure your coverage is right for you. I represent Nationwide, Farmers Mutual of Nebraska, Hartford, Progressive, and Auto Owners. If you think you are paying too much and want to save money on your home and auto plans, give me a call (402-890-9999). Some of you may have the above companies and don't have an agent or one that you want. Let's talk about this at your convenience.

### ***ANNUITY NEWS***

Still need a safe place to park your money for retirement? Fixed annuity rates are at 3.2% guaranteed for 5 years. I know that some of you have made up to 5% or more in interest with indexed annuities as high as 13

% before in Indexed plans. If you have some money that needs a place that will work for you, then call and we can talk more about it. Call me at 402-890-9999 and we can sit down and talk about it.

### ***OTHER INSURANCE WE SELL***

*This is a list of products we sell due to limitations in this newsletter with the space provided:*

*Travel Insurance*

*Long Term Care*

*Short Term Home Health*

*Home and Auto Insurance*

*Hospital Indemnity plans*

*Life and Final Expense Insurance*

*Fixed and Index Annuities*

### ***MEDICAID INFORMATION***

Need help with spend-down plans to qualify for Medicaid? Options I have for spend-down plans include cancer, heart stroke polices, and indemnity polices and vision/hearing/dental plans. We mostly use Hospital Indemnity and Vision/Dental plans. I am going to use the new plan from Heartland National as well to help with this. People who have LIS or a spend down plan, starting in August, I recommend you call as th income limit for Medicaid will be increased and you may not to have to pay for policies to lower your income.

### ***LIFE INSURANCE***

Life insurance is still strong even with the Virus going around. If you don't have life insurance and want to get some, we have incredibly good rates. For example, a 65 year old male can get \$10,000 of permanent insurance for only \$41 a month. Also, if you have health issues, we can still find you a plan that will cover you. Please call me at my office 402-421-7800 or on my cell at 402-890-9999.

Thanks again for all your support and Brian and I really look forward to serving you in the coming year. Make us famous if you would and let your friends and family know about me and my services regarding all the plans I have to offer. Please have them call me and let me help them at 402-890-9999. Keep safe and use your common sense.

All the best to you,



Eric S. Marshall

Note: All products subject to change, policy rules and regulations, and plan availability. Please refer to your policy for specific overages and plan designs.

PS Don't sign up for any health plans over the phone. You could actually be disenrolling from the plans you have and want.

NOTE: All policy terms and conditions are subject to change according to company rules or government regulations.