



February 1, 2021

Eric Marshall's Newsletter - 33rd Edition

As we begin a new year, I want to personally thank each and every one of you for trusting Seniors Choice with your health care program. We truly appreciate your trust and will continue to keep earning it as we move forward. As always, if you know of anyone that I can help, please give them my card and have them call me. They will be very happy you helped them with their Medicare plan.

The last quarter of 2020 has had challenges that were not expected. The rest of my family and I, all ended up with Covid-19. I was hit hardest and spent 3 weeks in the hospital as well as the rest of December and January recovering. As I write this, I am feeling so much better and am back at work. If I wasn't able to respond to you or get your questions answered, I apologize and will chalk it up to Covid brain. If you still need those questions answered please call me so I can help.

Some important things that have developed over the last 4 months would be the enormous amount of TV advertising. I am sure many of you are sick of watching Joe Namath and the same TV commercials. I can tell you with complete certainty that there is no GIVE BACK program in Nebraska this year unless you are on Medicaid. The plans you have right now, I feel give the most benefits and lowest copays. Each year they change of course and if you feel that you want to explore this, call me and we can review your plan. People who have a Medicare Advantage plan can make one switch until the end of March, so it is not too late to do so.

Advertising on Television has and is going to be ever increasing as more and more people find the value of Advantage plans. Some plans are adding meals, healthy grocery benefits and pest control to the benefits. So far most plans in Nebraska have none but expect more benefits next year.

MEDICARE NEWS

More Americans Choosing Medicare Advantage Plans Amid Pandemic

With Covid-19 Medicare Advantage plan sales continue to increase. In 2020 we experienced a 9% growth in enrollment. 36% of all enrollees with Medicare have Advantage plans. Currently there are 67.7 Million Americans on Medicare. The reason for the growth has been that they are more cost effective with more benefits and they are flexible as well as include prescription drug coverage. One major influence that was mentioned was that Advantage plans have telehealth coverage where supplement plans did not offer that coverage.

Expected changes for the year.

With Covid-19 still being a thorn in our side, I would like everyone to know we can still do business as usual, if not a little bit unusual. Many of you know there is plenty of room in my office to socially distance so in person meetings are easily accomplished. You can also give me a call anytime. We have a Facebook page you can message us through, and we will gladly set up some zoom meetings to get business done.

We will be having meetings for new customers again this year at Stauffer's café'.

PLAN UPDATES FOR 2021

UNITED HEALTHCARE

United Healthcare (AARP) had an issue with their catalogs for their over the counter meds. They ran out and didn't print enough. If you didn't get one please call the office if you need one sent to you. Their print time is 8 weeks right now. We have a limited supply that we can get to you if you don't have one. Just call our office to get one at 402-421-7800.

Over the Counter Product Catalogs are shipped by Solutran. This has become a problem for a few customers. We discovered it is an 8 week delivery time for the catalog. If you did not get the catalog, we have a few options still. Using your catalog from last year go ahead and order your usual items. If you are okay going online you can go to myuhcmedicare.com/HWP and order your supplies. If you need assistance with this give me a call and I can set up a time to help set up your member account and get you ordering supplies.

AETNA

Aetna gave us a curveball the last part of 2020. For the dental reimbursement, the requirements were a copy of the itemized statement with your policy number written on it and mailed in. Towards the end of the year we started having issues and it was found to be a tiny step they didn't tell us about. When sending in the itemized statement we also have to include the Provider Identification Number. You can get that number in person while you are getting the itemized statement, or you can call the dental office for it. Other options include: calling Aetna customer service, calling me, and (if you are tech-savvy) looking it up online. I will be sure to keep you up to date.

MEDICARE COST PLANS

More plans coming. There are some new plans called Medicare Cost plans that will be available in Nebraska and Iowa.

Cost 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, like Advantage plans, 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.

THIS YEAR AND ADVANTAGE PLANS.

Things we hope to hear back about: With program changes every year I appreciate hearing when things are working great and also when they need some improvement. When you let me know, we let the companies know. It also helps me with recommendations. I want to make sure you not only have an affordable policy but also one you can use. Renew Active/Silver Sneakers and OTC were some big ones this time last year, as the year went on I heard less and less about them which makes me think they are improving. Also with Insulin only being \$35 dollars I want to hear back about how this helps and if there is any difficulty making sure you have the covered insulin.

United Healthcare the address on the Dental Claims for UHC was incorrect last year and just to be sure you have a correct address I have it right here.

United HealthCare Dental, P.O. Box 30567, Salt Lake City, UT 84130-0567

The mail order prescription service Optum Rx did not include their phone number and Customer service seems to be having issues connecting people, but do not fear! I have the internet and have found it! You can call Optum Rx at 1-877-889-6358. Go ahead and right that number on the inside cover of the back of the book!

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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 so they are not available in Lincoln or the Omaha area. They tend to be sold to people in counties with smaller populations. The nice thing about cost plans is that they can reduce medical costs for those with supplement plans.

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.

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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. These are guarantee 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. These plans are great if you are concerned about hospital bills.

SHORT TERM HOME HEALTH CARE PLAN

This plan is not new but is important especially if you have no long term care coverage. It is designed to help keep you in your home for up to a year if you become convalescent and need assistance at home. Most people are able to qualify health wise on this plan. So someone who is 65 to70 can get this plan that covers visits to your home from medical providers if you have the loss of 2 acts of daily living. It covers those visits for one year and resets if you haven't used it in 6 months. It also has a prescription benefit that allows you up to \$600 of coverage each year from prescriptions, which covers most of the cost of the policy!

So in short, you can have a policy that pays for home nursing and physical therapy and in home assistance while you recover from convalescence or you are transitioning to assisted living. Best yet, the net cost can be as low as \$15 a month after using the prescription benefit.

I have some using this plan and it is saving them tons of money on their prescriptions.

My father recently broke his hip and this plan would have covered all of his in-home recovery. Especially the extra help that he needed that Medicare would not cover. Medicare still can say that it is not necessary or that they will pay for services that he needed and this would have helped him immensely.

I recommend it for people who have no long term care coverage and may not be able to afford it. The price can range from as little as \$22.87 to \$100. A sixty 65 to 70 year old would get a middle of the road plan for \$45.74 per month. Included in the plan is \$600 per year of prescription reimbursement as well. It could cut the cost down if you used the prescription rider to about \$15 a month. What this plan does for some could be to help with prescriptions, help with home health care while you are either recovering or deciding what changes need to be made in your life style.

HOME AND AUTO INSURANCE

I still 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 is 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 3.0% 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 dis-enrolling from the plans you have and want.

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

Something humorous to end with:

"Will I Live To 80?" - I recently picked a new primary care physician. After two visits and exhaustive lab tests, he said I was doing "fairly well" for my age. A little concerned about that comment, I couldn't resist asking him, "Do you think I'll live to be 80?" He asked, "Do you smoke tobacco or drink beer or wine?" "Oh no," I replied. "I'm not doing drugs, either." Then he asked, "Do you eat rib-eye steaks and barbecued ribs?" I said, "No, my other Doctor said that all red meat is very unhealthy." "Do you spend a lot of time in the sun, like playing golf, sailing, hiking, or bicycling?" "No, I don't," I said. He asked, "Do you gamble, drive fast cars, or have a lot of sex?" "No," I said. "I don't do any of those things." He looked at me and said, "Then why do you want to live to 80?"