

The

Quarterly Update



1st Quarter 2023

HIGHLIGHT

We now have 2
locations to serve you
better:

**315 Commercial Dr.
Suite B-2
Savannah, GA 31406**

and

**5805 Hwy 21
Suites 105 & 106
Rincon, GA 31326**

Come visit us today
for all of your
insurance needs.

Biggest Medicare Changes for 2023 According to AARP...

Some of the biggest changes to Medicare in years take effect in 2023, with more than 65 million Americans paying lower premiums and deductibles and about to feel the effects of landmark legislation designed to bring down the runaway cost of prescription drugs. In addition, a number of changes to improve the way Medicare beneficiaries can access behavioral health care will take effect in 2023. Changes could also be coming to telehealth. Some virtual services expanded during the COVID-19 pandemic will continue, while others could be phased out if, as expected, the coronavirus public health emergency is lifted sometime in 2023. Congress could act to extend those telehealth expansions. To read the entire article and learn more details about 2023 changes please visit: <https://www.aarp.org/health/medicare-insurance/info-2023/medicare-changes-in-2023.html>

AGENTS CORNER



The Medicare Open Enrollment period is over for 2022, however if you are turning 65 in the next few months, you'll have a lot of company. This year on average in Georgia, 15.5% of our state population will be turning 65 and be eligible for Medicare A&B benefits.

If you are aging into Medicare this year, as you prepare, you most likely have a lot of questions and there is a lot to know and understand. Even if you plan to continue working and receive health benefits from your employer, there are still questions you may have about what comes next! Let me be your go-to resource for answers and help you break down the steps.

-Jim Thornton

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Medicare Open Enrollment Periods: 101

- **Annual Open Enrollment Period**- From October 15 – December 7 each year, you can join, switch, or drop a plan. Your coverage will begin on January 1 (as long as the plan gets your request by December 7).
- **Medicare Advantage Open Enrollment Period**- From January 1 – March 31 each year, if you're enrolled in a Medicare Advantage Plan, you can switch to a different Medicare Advantage Plan or switch to Original Medicare (and join a separate Medicare drug plan) once during this time. Note: You can only switch plans once during this period.
- **Initial Enrollment Period**- This is a 7 month period that starts 3 months before your 65th birthday month and ends 3 months after your 65th birthday month.

GET IN TOUCH



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