

The Infinitus Group

MEDICARE - GROUP - INDIVIDUAL - P&C

Monthly Newsletter

www.theinfinitus.com



4913 S. Jackson Rd
Edinburg, TX 78539
956-352-9550
www.theinfinitusgroup.com

GAMETIME IS ALMOST HERE!

The upcoming Medicare Open Enrollment season, running from October 15 to December 7, is a critical period for beneficiaries to review and update their health and prescription drug plans.

During this time, Medicare enrollees can evaluate their current coverage, compare plan options, and make changes to better suit their healthcare needs for the coming year. With evolving healthcare costs and plan benefits, it's essential for participants to ensure they have the best possible coverage.

This annual window provides an opportunity to switch plans, enroll in new ones, or adjust existing coverage to avoid unnecessary expenses and improve access to care.

DATES TO REMEMBER!

Open Enrollment Period

This period runs from October 15 to December 7 and is when you can apply for Medicare Advantage and Part D Prescription Drug plans for the following year. New plans go into effect on January 1.

General Enrollment Period

This period runs from January 1 to March 31 and is when you can sign up for Part B if you didn't enroll previously. However, you will have to pay a Part B premium penalty if you sign up during this period.

Annual Notice of Change

Private plans send this notice in the fall to inform you of any changes to cost, coverage, or service area for the following year. These changes take effect on January 1.



CONTENT JUNE

Discount Health Plan Options	P 2
Shelf Ready Benefit Plans	P 3
Cancer Benefits	P 4
Medicare Part D 2025 Limits	P 6/7
ACA Subsidies	P 8
Training & Marketing	P 9

956-352-9550

facebook

www.theinfinitusgroup.com

info@theinfinitusgroup.com

Total Health Discount Plans **Now Available With The Infinitus Group** **Family Monthly Rate: \$29.95** *Benefits Available To Anyone - No SSN Needed*

With the **Infinitus Groups Total Health Discount Plan**, you know have access to benefits that covers dental, vision, hearing, lab services, wellness, fitness, a 24-hour nurse line, diabetic testing supplies, a shopping network, telemedicine, and teledentistry offers a multitude of benefits that can significantly enhance your overall health and well-being.

Such plans provide substantial savings on a wide range of healthcare services, making essential care more affordable and accessible. With discounts on dental and vision care, you can maintain regular check-ups and treatments, preventing minor issues from becoming major health problems.

Hearing services and lab testing discounts ensure that you can monitor and manage your health effectively, while wellness and fitness benefits promote a healthier lifestyle through access to resources like gym memberships and wellness programs.

Additionally, the inclusion of a 24-hour nurse line and telemedicine services provides convenient, round-the-clock access to professional medical advice and consultations, reducing the need for unnecessary in-person visits and offering peace of mind.

Diabetic testing supplies and a shopping network

ensure that you have access to essential health products at lower prices, supporting chronic condition management.

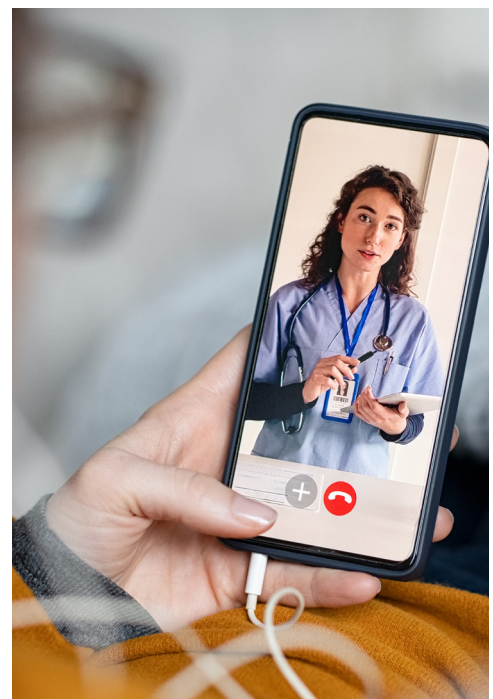
The convenience of teledentistry services allows for remote dental consultations, saving time and providing prompt advice for dental concerns.

Overall, such a comprehensive discount plan not only helps you save money but also supports proactive health management, contributing to a higher quality of life.

Benefits Include:

- **Dental - Up To 60% Savings**
- **Vision - VSP Exclusive Savings**
- **Vision Correction Surgery**
- **Teledentistry**
- **DialCare Telemedicine**
- **Lab Services**
- **Alternative Health & Wellness / Fitness**
- **24-Hour Nurse Line**
- **Diabetic Testing Supplies**
- **Medical Information**
- **Prescription Discounts**
- **Hearing Care**
- **Shopping Network**

Watch our video regarding our Discount Benefit Plan.



THIS PLAN IS NOT INSURANCE
AND PROVIDED BY AN INDEPENDENT CARRIER

Shelf Ready Employee Benefits

Cancer - Disability - Life - Accident - Dental - Vision -
Hospital Indemnity - Critical Illness

No Quoting Needed

We are thrilled to announce a groundbreaking development in employee benefits from **The Infinitus Group**. We now offer shelf-ready employee benefit plans that eliminate the need for a Request for Proposal (RFP) for quoting.

Our innovative benefit plans are book-rated, allowing you to present and close the sale without requiring an employee census to obtain rates. This streamlined process not only saves time but also simplifies the entire experience for you and your clients.

Key Benefits of Our Shelf-Ready Plans:

- **No RFP Required:** Skip the lengthy proposal process and get straight to the best solutions for your clients.
- **Book-Rated Plans:** Enjoy straightforward, pre-determined rates without the need for an employee census.
- **Quick and Easy Sales Process:** Present and close sales efficiently, enhancing your productivity and client satisfaction.

At **The Infinitus Group**, we are committed to providing exceptional solutions that meet the evolving needs of our clients. Our new shelf-ready benefit plans are designed to offer unparalleled convenience and flexibility.

Contact us today to learn more about how our new shelf-ready employee benefits can transform your sales!



**Shelf-Ready
Products That You
Can Sell Today!**

High Commissions

**GA Contracts
Available**

CANCER

Learn more at: <https://youtu.be/i7cwoKLrylQ>

Buying a cancer insurance plan can offer several important benefits, particularly for those concerned about the financial impact of a cancer diagnosis. Here are key reasons why people opt for a cancer insurance plan:

Supplemental Coverage: While traditional health insurance may cover the medical costs of cancer treatment, there are often gaps, such as deductibles, copayments, and uncovered services (e.g., experimental treatments). Cancer insurance helps fill these gaps.

Non-Medical Expenses: Cancer insurance can provide funds for non-medical costs, such as travel for treatment, lodging, childcare, and even household bills that may become difficult to manage during long treatments or hospital stays.

Income Replacement: Cancer treatment often leads to time off work, and in severe cases, it can result in extended leaves of absence. A cancer insurance plan can help replace lost income so that financial stability is maintained during treatment and recovery.

Focus on Recovery: Having financial security can reduce the stress of managing healthcare costs, allowing patients and their families to focus more on recovery and less on finances.

Affordable Premiums: Cancer insurance policies can be relatively affordable compared to comprehensive health insurance plans, making it a cost-effective way to protect against the financial burden of a cancer diagnosis.

Customization: Many cancer insurance plans are customizable, allowing policyholders to choose specific coverage options that fit their needs, such as coverage for specific cancer types, treatments, or stages of the disease.

Family History or High Risk: Individuals with a family history of cancer or those who are at higher risk due to lifestyle factors may find cancer insurance particularly valuable as a way to mitigate the potential financial risks.

Lump-Sum Payments: Some cancer insurance policies offer lump-sum payouts upon diagnosis, providing immediate financial relief that can be used in any way the policyholder sees fit, from paying medical bills to covering day-to-day living expenses.

Having cancer insurance adds a layer of financial protection in the event of a cancer diagnosis, complementing existing health coverage and providing peace of mind.



Lump Sum Cancer Coverage

- AGES 18 - 99
- ENTRY AGE FREEZE
- AGES 41 - 69
PAY AGE 40 RATES
- UP TO \$75,000 OF
COVERAGE



THE
INFINITUS
GROUP



Benefits Paid Upon Diagnoses

5-Year Lookback
Unisex Rates
Customizable Coverage
Guaranteed Renewable



ADDITIONAL RIDERS AVAILABLE

\$500 Second Opinion //
Travel Rider //
Wellness Rider //
Skin Cancer Rider //
Heart-Stroke Benefit //
Benefit Builder Rider //
Specified Disease Rider //
Additional Occurrence Rider //
Cancer Hospitalization Rider //
Cancer Radiation & //
Chemotherapy Rider



www.theinfinitusgroup.com



956-352-9550
877-308-3801 TTY; 711



www.theinfinitusgroup.com
Quotes@theinfinitusgroup.com

2025 Medicare Part D Annual Limits

Starting in 2025, Medicare Part D will implement an annual limit, capping out-of-pocket prescription drug costs at \$2,000. In subsequent years, this limit will be adjusted based on inflation. However, this cap does not apply to out-of-pocket expenses for Part B drugs, which are administered by healthcare providers in outpatient settings, such as doctor's offices. Examples of Part B drugs include some cancer treatments and injectable medications.

This change will primarily benefit people with Part D coverage who have high prescription drug costs and do not qualify for the Extra Help program. For instance, someone whose drug expenses typically reach the catastrophic threshold could save approximately \$1,300 in 2025 compared to their 2024 spending.

As of January 1, 2025, all Medicare prescription drug plans, including Medicare Advantage plans with prescription drug coverage, must offer patients the option to pay their out-of-pocket costs in monthly installments, with a set limit. Patients will need to enroll in this "smoothing" option, as monthly payment plans will not be automatic.

Impact on Insurance Coverage

These changes will not affect current Medicare enrollment and should not influence decisions during the open enrollment period. During open enrollment, individuals are encouraged to select plans that best match their prescription and medical needs.

The reforms apply to all Part D plans, Medicare Advantage (Part C) plans with prescription drug

coverage, and Medicare HMO plans that offer drug coverage. However, they do not apply to supplemental insurance, Medigap plans, or Red, White, and Blue insurance that covers Medicare Parts A and B.

Medicare Reforms Overview:

Medicare Reforms Apply To

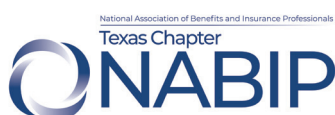
- All Part D plans
- Medicare Part C (Medicare Advantage) with prescription coverage
- Medicare HMO plans with prescription coverage

Medicare Reforms Do Not Apply To

- Supplemental Insurance
- Medigap Plans
- Red, White, and Blue Insurance (Parts A&B)

No Impact on Medication Choices

PROUD MEMBERS OF:



2025 Medicare Part D Annual Limits

These Medicare reforms, including the Part D cap and smoothing option, apply to all medications covered by Medicare, including those on specialty tiers. No medications are excluded, so you will not need to switch drugs to benefit from these changes. Whether you take brand-name or generic drugs, the reforms apply equally.

The choice of medication remains between you and your healthcare provider. During the open enrollment period, it is recommended that you review any updates to your current plan regarding the medications you take and carefully assess the drug coverage, copays, and coinsurance of any new plan.

Out-of-Pocket Prescription Drug Costs After Reforms

In 2024, after paying the initial deductible, Medicare enrollees will pay 25% of their drug costs, with a cap of around \$3,300, and will no longer be required to pay 5% of drug costs in the catastrophic phase.

In 2025, after the initial deductible, enrollees will still pay 25% of drug costs, but their total annual out-of-pocket expenses will be capped at \$2,000. Cost-sharing in the catastrophic phase will be reduced in 2024 and completely eliminated by 2025.

Patients will continue to pay copays at the pharmacy until they reach the \$2,000 Part D cap in 2025.



***You don't have to be great to start,
but you have to start to be great.***

-Zig Ziglar

ACA Subsidies Get Ready To Rumble



Debates surrounding the Affordable Care Act (ACA) have shifted in Washington, D.C., from calls to “repeal and replace” to discussions on the premium subsidies that are set to expire at the end of 2025, according to a report by The Washington Post on Sept. 12.

The ACA came up briefly at the end of a Sept. 10 debate between former President Donald Trump and Vice President Kamala Harris. Trump was asked whether he still intended to replace the healthcare law, and if so, what his plan would be. In response, Trump mentioned he has “concepts of a plan” and would “only change it if we come up with something better and less expensive.”

The Republican Party has largely moved away from its long-standing effort to repeal the ACA, which was enacted under President Barack Obama in 2010.

The ACA marketplace has become the fastest-growing segment in the health insurance industry, with over 20 million individuals enrolling in plans for 2024—a record number. This growth is partly driven by federal premium subsidies, which are in place through the end of 2025 and help low-income individuals afford coverage.

However, making these subsidies permanent would increase the national deficit by \$335 billion between 2025 and 2034, according to a June estimate from the Congressional Budget Office. Without these subsidies, enrollment would decline.

The Washington Post noted that ACA subsidies are unlikely to become a central issue in the presidential campaigns of either party this year.

Recently, Republican lawmakers have raised concerns about fraud on ACA exchanges, citing that third-party platforms have made it easier for unauthorized brokers to make changes to enrollees’ plans without their consent. In May, CMS reported receiving 40,000 complaints of unauthorized plan changes during the first three months of 2024, with around 39,000 cases resolved.

In response, CMS implemented new rules in July, blocking agents and brokers from making changes to an individual’s exchange enrollment unless they are already associated with that enrollment. New agents must conduct a three-way call with the consumer and an agency call center to make changes or direct the consumer to handle the changes themselves.

The Infinitus Group Online/Classroom Training

Join us at The Infinitus Group for our monthly Classroom Training sessions!

On the first Thursday of each month, we offer comprehensive training on various topics, available both in classroom and online formats.

Expect informative emails detailing the upcoming month's discussion topics and convenient links to join our online sessions.

Our meetings commence at 10:00 AM Central time and typically run for one hour.

We're excited to introduce you to our portfolio of products, equipping you with the tools to drive growth in your business.

See you there!



Marketing

Marketing - Video Production

We'll assist in branding both you and your message.

When you're ready, we can assist you in saving money on the video that brands you and your marketing.

Let us help you get your message out on the services that you offer through **INFINITUS** on your own **YOU TUBE** channel.

Qualifications do apply. Ask us how to qualify.

