

From the Desk of Jack Lloyd:

Just a quick note to follow up since our last meeting about your Medicare options. With ongoing market changes, I'm checking in.

Here are five key factors impacting Medicare consumers and taxpayers:

- Federal Law: Inflation Reduction Act (IRA) & Centers for Medicare Services
- Drug Companies/Pharmacies
- Hospitals & Doctors
- Major Medicare Insurance Companies
- Insurance Agents & Call Centers

Each of these factors plays a significant role in shaping the landscape of Medicare today, creating both challenges and opportunities for beneficiaries. As we navigate these complexities, it's important to stay informed about changes in legislation, industry trends, and the evolving dynamics between providers, insurers, and government agencies. My goal is to help you remain confident in your choices and to offer guidance as you evaluate your coverage options moving forward. If you have any questions or need clarification on any aspect of your Medicare plan, please feel free to reach out at any time.

If you have not received a notice that your plan is terminating and everything is working well with your current plan, you do not need to take any action. Your coverage will automatically roll over for the next year, ensuring continuity and peace of mind.

I can write policies for major carriers such as **Anthem**, **Aetna**, **Devoted Health**, **Humana**, **Medical Mutual**, **Molina**, and **United Healthcare**. Again, feel free to reach out if you need to review your plan or have questions about your coverage options.

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