



Fogarty Insurance
3552 Gettysburg Rd
Suite 102
Camp Hill, PA 17011



Dear <<Full Name>>,

2024 is coming to a close and 2025 is around the corner. As always, we want to thank you for choosing us to be your Insurance Agents and for your continued and consistent referrals of your friends and family. With the new year coming, it is an opportunity for us to provide you with some important updates for 2025.

Throughout this newsletter, we will focus on **several important topics**, including updates to **Medicare guidelines, PRESCRIPTION DRUG CHANGES, updates on the Inflation Reduction Act** – as they apply to Medicare – and **assistance programs to consider**. You will receive a lot of communications from your plan, as well as many others in the market, but remember to rely upon us to help cut through the noise. If there is a major change coming to your plan, we will be sure that you are aware.

Working with Fogarty Insurance Advisors means that you have the full support of both of us. We will both continue to be available to help answer all your questions and guide you throughout your time with Medicare. Our team is also growing! We are pleased to introduce you to our **new agent, Amy Smerker**. While she is originally from Central PA, she will be focusing on the Western PA market where she currently lives. Amy will be here to help all of our clients near and far. **Lindsay Miller** is continuing in the **Client Service Administrator** position. She will work with our clients to update information, return voicemails and schedule appointments. We want you to feel comfortable discussing your plans, and related questions with any of us, regardless of who may have initially worked with you... This will enable us to respond and help in the most efficient manner. It is our goal to provide our clients with advice and guidance that takes your individual needs into account in all discussions. We work hard to be the most knowledgeable, compassionate and comprehensive agents in the area. **During this busy time of year, please allow two business days for us to respond to questions and concerns.** To help us provide you with the highest level of service in a timely manner.

Please take time to review our newsletter as we have packed it with important information. We look forward to another great year! Our clients are the most important aspect of our business, so we want to be sure to keep you up to date with all the newest and most impactful information available.

Kellie and Chris Fogarty
Your Mindful Medicare Team

Member Retention Meetings

The below meeting dates and times are for current members of the plans to help explain changes to the specific carriers' plans. If you do not see a meeting for your plan, or in your area, please reach out to us directly. Call our Office or RSVP in the Upcoming Meetings section at www.MindfulMedicare.com

Company	Date	Time	Location
Aetna	Wednesday, Oct. 23	10:30 OR 1:30	Heritage Hills Resort, 2700 Mt. Rose Ave, York, PA 17402
Aetna	Tuesday, Nov 5th	10:00 AM	VIRTUAL meeting (attend by computer or by phone)
Highmark	Thursday, Oct 24	1:00 PM	York JCC, 2000 Hollywood Dr., York, PA 17403
Capital Blue Cross	Tuesday, Oct 29	10:00 AM	Four Points Sheraton, 1650 Toronita St., York, PA 17402

TO REGISTER FOR A MEETING:
Please call our office or visit our website.

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TAKE ACTION NOW

THE MOST IMPORTANT THING TO DO FOR 2025 IS CHECK YOUR PRESCRIPTION DRUGS COVERAGE. HELP US BY FOLLOWING THE STEPS INSIDE TO UPDATE YOUR PRESCRIPTIONS FOR US SO WE CAN EVALUATE IF YOU NEED TO MAKE A PLAN CHANGE.

Let US Help YOU!

Below are a few quick things you can do that will allow us, to be as efficient as possible in helping you with your 2025 plan selections:

1. **REVIEW, your Annual Notice of Change (ANOC) of your current plan.** This document provides you with an overview of changes for 2025. Should arrive by mail by OCT 1st. PLEASE NOTE that some companies (Aetna for sure) are sending their ANOC electronically, so check your inbox

If you're happy with your plan changes for 2025, your plan will automatically renew for 2025 and no further action is needed.

2. **Review how your Medications will be covered in 2025 (MOST IMPORTANT STEP for this upcoming year!)**

Option 1: Create a Profile in the PlanEnroll platform and CALL our office to set up a Plan review – PlanEnroll is our new system we will use in 2025 to compare and enroll in plans. Creating your profile is quick and easy and will ensure that your contact information, Preferred Pharmacy, Doctors, and Prescription are up to date. The last part of the profile creation will be to sign an electronic scope of appointment...we need this before we can review plans with you for next year.

To set up your PlanEnroll Profile go to: www.MindfulMedicare.com and scroll to "Create a Profile and Scope of Appointment Form for either Chris or Kellie, and click "Complete Now". You will be redirected

NOTE: We sent out an invitation email to setup your PlanEnroll Profile on 9/17/24, so if you haven't already updated your profile, please do so

Option 2: Email or mail us your updated list of Medications and dosages. Mark email "**Prescription Drug Review**" to admin@MindfulMedicare.com or mail to: **3552 Gettysburg Rd, Suite 102, Camp Hill, PA 17011**

Option 3: Gather your list of medications and dosages then **call Lindsay and she will log your medications** for you. **(717) 798-4911**

3. **Attend one of our member meetings!** This will help us answer many of your questions and hear what your peers have to say. See our list of upcoming events and locations later in this newsletter.

What you can expect from us ...

- Education about your new plan benefits
- Review your medications and doctors to ensure your plan will cover your needs
- Estimate the cost of your Prescriptions
- Provide the best support and communication possible

This years' Open Enrollment Period is going to be busier than other years. Please allow us some time for us to review your information and get back to you with our best recommendation. ...We will respond as quickly as we can.

BIGGEST CHANGES for 2025

- **We will start with some GOOD NEWS!** In 2025 the Coverage Gap (known as the **DONUT HOLE**) **has gone away**, as part of the INFLATION REDUCTION ACT and every Medicare beneficiary will have their yearly medications costs **CAPPED** at **\$2000** year!
 - **If all your prescriptions are Tier 1 or 2 generic medications, you will NOT be affected by this change**
 - If you take a **several BRAND name medications, changes to prescription drug coverage MAY SAVE YOU SOME MONEY in 2025!**
- Medicare is introducing a **NEW Payment option** for your Prescription drugs called the **MEDICARE Prescription Payment Plan (referred to as M3P)** to help spread out larger prescription drug costs over 12 months.
 - You can easily sign up right at your pharmacy counter.
 - If you choose to opt into this program, you must do so with ALL medications and costs not just for your expensive medications
 - Members that opt in will pay nothing at the pharmacy counter for their medication but will be billed monthly for medications throughout the year.
 - Note: this program is BRAND New for 2025 and may have some kinks to work out in its first year, but we are hoping this can be nice feature to help control fluctuating costs
- Some less favorable news: **Many insurance companies have moved some prescription tiers from a fixed dollar copays to a coinsurance (%) and possibly ADDED a deductible!**

★ **If you take ONLY 1 BRAND name prescription –We need to talk and strategize your best plan for 2025!**

- Medications in TIERS 3-6 medication may have the BIGGEST price changes from 2024 to 2025, just remember the most you can owe for the year is \$2000 for all your medications.

THE MOST IMPORTANT THING TO DO FOR 2025 IS CHECK YOUR PRESCRIPTION DRUGS COVERAGE. HELP US BY FOLLOWING THE STEPS TO UPDATE YOUR PRESCRIPTIONS FOR US SO WE CAN EVALUATE IF YOU NEED TO MAKE A PLAN CHANGE.

- The Changes to Prescription Drug coverage require that the Health Insurance Plan must pay for the cost of prescriptions after an individual reaches their \$2,000 Out of Pocket Maximum for drugs. **This will have an effect** on benefits across the entire Medicare Advantage Plan Market.
 - You might see slightly lower Extra Benefits (Vision, Dental, OTC, etc.)
 - CMS is refocusing the plans on ensuring affordability for prescriptions and traditional medical benefits. They are not as concerned about the extras...We know...that stinks.
 - Be aware that nearly every plan has made adjustments to benefits

More about Prescription Coverage

- **Can I get help to lower my Prescription drug cost?**
 - PACE and PaceNET (State level prescription assistance – www.aging.pa.gov) offer low-cost prescription medication to qualified residents, age 65 and older.
 - These programs will put limits on the cost of your generic and brand name drugs (PACE: \$6/\$9; PACENET: \$8/\$15) PACE and PACENET
 - Only look at previous years income to qualify: PACENET
 - For a single person, total income under \$33,500
 - For a married couple under \$41,500
 - For more information, call 1-800-225-7223.
- What is **Formulary** -is the list of covered medications that YOUR PLAN covers.
 - Formularies differ between insurance companies and in some cases between plans from the same insurance company.
 - You can expect to see some changes in formulary coverage this year
 - Within the formulary there are drug tiers that (from tier 1-5 or

6) include preferred and non-preferred generic drugs, brand name medications and specialty drugs.

- EACH TIER will HAVE A SPECIFIC COPAY or COINSURANCE (%) AMOUNT, so it is important that you know what tier your current and possible new medications fall within.
- You can request a PAPER copy of a Formulary by calling your plans customer service OR we can email you a digital version of the formulary.
- **TIP from your insurance team:** Keep a printed copy in the car or digital version of the formulary with you when you visit your doctor. If changes to your prescription are needed, the formulary will help identify the tier and cost of the new drug.

• Are there any extra benefits for Veterans?

- If you are VETERAN and can **get your prescriptions through the VA, we should talk!**
- There are some specific Medicare Advantage plans that can offer some extra benefits if you are willing to get Prescriptions drugs through the VA