



Spring 2019 Update
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TOP TEN REMINDERS FOR SPRING - SUMMER 2019

Dear friends,

Happy Spring! It has been my pleasure through these first few months of 2019 to help with your questions about prescription drug formulary, deductible and premium assistance as well as Medicare Advantage network participants - both locally and as you travel. I thought it may help to summarize some key reminders for the remainder of the year until we start all over in October looking at your 2020 plan options. So here we go...

- #10 As an independent and licensed agent I am now authorized to represent several companies: Aetna Medicare, Globe Life, Humana, Silverscript and United Healthcare Medicare Supplement, Advantage and Part D prescription drug plans in New York, New Jersey, Virginia and Florida.
- #9 I also represent several life insurance carriers including Columbian Mutual and American National.
- #8 Although **Medicare Advantage** plans must provide coverage no less than with Original Medicare, they do differ from **Medicare Supplement**. Typically Medicare Advantage plans include lower premiums and up to \$6700 in maximum yearly out of pocket (copay) cost. Medicare Supplement plans lower or eliminate that exposure yet usually come with a higher monthly premium expense.
- #7 Medicare Advantage plans often include additional features like fitness or dental and, for the lowest copays, require you see a participating “in network” healthcare provider. If you use Original Medicare as your primary payor (with no network restrictions), a Medicare Supplement plan is your secondary payor.
- #6 Medicare (Advantage or Supplement) includes some *skilled* nursing care coverage after discharge from a three day in patient hospital stay. Long term *custodial* nursing home care is not covered by Medicare. (One alternative to long term care (use it or lose it) insurance is a hybrid life insurance policy. See item #9 above.)
- #5 A preventative screening colonoscopy is generally covered once every 120 months with a \$0 copay through a participating provider and facility. If a polyp or tissue is found and removed during the colonoscopy, this may be billed as “outpatient surgery” with copay cost to you. Discuss this with your provider in advance.
- #4 Medicare Prescription Drug Plans differ not only by the monthly premium but also by their formulary of covered medications, drug tier levels, quantity limits and how a deductible may or not apply. And, yes, you *can* ask your pharmacist to quote your prescription cost when paying in cash without using Part D.
- #3 Most Prescription Drug Plans include a “**preferred pharmacy**” network where your prescription copay costs are lower than at standard pharmacies. (This does not apply if you are receiving Social Security “Extra Help” benefits.)



#2 Check the email you use for important notices. Search the inbox and spam folder - if you have not received any messages from dan@dgalcorn.com please let me know so I can update my address book before the **Annual Enrollment Period** begins October 15, 2019. (The September through December calendar is provided below)

#1 **The Pledge:** "Dan, to minimize surprises, I will call you if there is a change in my address, medication, or provider (for Medicare Advantage)." By September 30, please update your list of medications (spelling, format, dosage and frequency) and healthcare providers so together we can confirm the best plan match for 2020!

Enclosed is a new holder for your health / drug plan ID cards. **Have a safe and happy summer!**

Dan

Why Enroll in New York State EPIC?

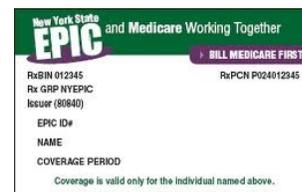
If you are a resident of New York State age 65 or older, not receiving full Medicaid benefits and with annual income up to \$75,000 if single (or \$100,000 if married) you should consider enrolling in EPIC.

Reason 1: Financial Benefit

Once your plan Part D deductible and EPIC conditions are met, EPIC members enjoy pharmacy co-payments ranging from \$3 to maximum \$20 even if you're in the Coverage Gap / Donut Hole. That's huge. Some EPIC members even get partial or full help with their Part D premium.

Reason 2: Special Election Period

EPIC members have an additional opportunity to change their Part D or MAPD plan once per year. Many clients have used this Special Election option to upgrade their coverage mid year - **most often due to a change in health.**



Annual Enrollment Period Begins October 15, 2019

By September 30, 2019

Annual Notice of Change

Watch your mailbox. Medicare Advantage and Part D Prescription Drug plan changes for 2020 will be sent by US mail to arrive by September 30, 2019. (This does not apply to Medicare Supplement plans.)

Unless you choose to enroll in a different Medicare Advantage or Part D Prescription Drug plan, **your plan will automatically renew** with any announced changes effective January 1, 2020.

October 1 - October 14, 2019

This is an ideal time to review your ANOC (Annual Notice of Change) with Dan.



Attn New York State Clients:

Dan will be sending by email the dates and times for his **client-only teleconference calls** during this period. Clients may also call Dan at **(518) 346-2115** for individual plan conference call times.

October 15 - December 7, 2019

During this period Medicare members may elect to change their Medicare Advantage or Part D Prescription Drug Plan for a January 1, 2020 effective date.

Dan will be hosting several public Community Meetings in New York Capital Region Counties during which he will present 2020 plan options and assist with enrollment. Dates and locations will be posted online at:

<http://www.dgalcorn.com>



Call Dan Alcorn at **(518) 346-2115** for review of your plan or, after October 1, plan options for 2020.