



2020

The Secure Choice

A Newsletter Published by Secure Choices Insurance Services

"Honesty & Service is Our Best Policy"

WWW.SECURECHOICESINSURANCE.COM

904.242.8893

Volume 11, Issue 3



As we are navigating this difficult time in our lives, we want to assure all our clients that we are still here for you. We have virtual, phone or in person meetings. The office is sanitized throughout the day and we are wearing masks and gloves at appointments and require you to also wear a mask. We pray that you are safe.



Be Smart and Stay Safe 7/8

Florida reported **9,989 additional coronavirus cases Wednesday**, bringing the total to 223,783 cases since the state began tracking infections in March. Even as the number of new cases has dipped since Saturday's peak of 11,458, Gov. Ron DeSantis says he has no plans for the state to enter its third phase of reopening.

While **Jacksonville has seen 10,439 coronavirus cases**, they have resulted in **387 hospitalizations**. Officials said Tuesday that includes **68 patients in various intensive care units**. He warned residents about getting complacent, saying community spread of the virus could stress Jacksonville's health care systems.

In Jacksonville, people ages 6 and up **are required to wear face coverings** while indoors in public spaces where social distancing isn't possible. The mask mandate does not apply to people with breathing conditions or those seated inside restaurants. Officials in neighboring Nassau County have **enacted a similar mandate**, as have cities like **St. Augustine** and **St. Augustine Beach**.

Both the Centers for Disease Control and Prevention (CDC) and the World Health Organization now recommend cloth masks for the general public, but earlier in the pandemic, both organizations recommended just the opposite. These shifting guidelines may have sowed confusion among the public about the utility of masks.

But health experts say the evidence is clear that masks can help prevent the spread of COVID-19 and that the more people wearing masks, the better.

To access links, press CTRL and select link

UNITED HEALTH CARE COVID-19 UPDATES

Beginning 05/11/2020 until at least 09/30/2020, United Health Care is waiving copays, coinsurance and deductibles for Medicare Advantage Members for the following services:

- Primary Care provider (PCP) office visits
- Specialist physician office visits
- Medicare-covered Cardiac and Chiropractor
- Podiatry services and routine eye and hearing exams
- Physical therapy, occupational therapy and speech therapy
- Outpatient mental health and substance abuse visits
- Opioid treatment services
- In-patient hospital stays related to Covid-19

The \$0 copay applies to services from a network provider and out-of-network services covered by the plan.

HUMANA AND CAREPLUS COVID-19 UPDATES

Beginning May 1, 2020 until the end of 2020, Humana will be waiving copays, coinsurance and deductibles for Medicare Advantage Member for the following services:

- In-network Primary Care provider (PCP) office visit
- In-network Outpatient Behavioral Health services
- Telehealth PCP and Specialist services
- In-patient hospital stays related to Covid-19

The \$0 copay only applies to in-network providers

AETNA COVID-19 UPDATES

Beginning May 1, 2020 Aetna will waive copays, coinsurance, and deductibles for Medicare Advantage Members for the following services:

- Telehealth services for all care and Primary Care Services
- Teladoc services for general care
- In-patient hospital stays related to Covid-19

Aetna has also partnered with Shipt for grocery delivery; the annual membership fee has been reduced from \$99 to \$49; please see www.shipt.com/aetna for details.

WELLCARE COVID-19 UPDATES

WellCare is waving the copays for the testing and Services of Covid-19

2020 HURRICANE SEASON

May 21, 2020 An above-normal 2020 Atlantic hurricane season is expected, according to forecasters with NOAA's Climate Prediction Center, a division of the National Weather Service. The outlook predicts a 60% chance of an above-normal season, a 30% chance of a near-normal season and only a 10% chance of a below-normal season. The Atlantic hurricane season runs from June 1 through November 30.

- 1) Create a plan with your family.**
- 2) Build a disaster kit.**
- 3) Practice the plan.**
- 4) Stay informed.**
- 5) Tackle storm anxiety head on.**

TELEHEALTH/VIRTUAL VISIT INFORMATION

United Health Care all plans are using American Well; 1-844-733-3627 or www.amwell.com. Medical and Behavioral Health services

Aetna all plans are using Teladoc; 1-855-835-2362 or www.teladoc.com. Medical and Behavioral Health services

Ascension all plans with Teladoc can speak to a licensed nurse who can help with suspected Covid-19 symptoms; 1-800-835-2362 or www.teladoc.com/ascensioncomplete.

Humana all plans are using MDLive; 1-888-673-1992 or www.MDLIVE.com/humanamedicare. You can also download the MDLIVE mobile app in the App Store or Google Play.

WellCare all plans for Behavioral Health only; 305-902-6347 or www.impowerfl.org/outpatient-forms/make-a-referral.

Many doctors and facilities are offering Telehealth or Virtual appointments.

PART D SAVINGS MODEL FOR INSULIN

Part D sponsors participating in the Model will offer beneficiaries plan choices that provide broad access to multiple types of insulin, marketed by Model-participating pharmaceutical manufacturers, at a maximum \$35 copay for a 30-days' supply in the deductible, initial coverage, and coverage gap phases of the Part D benefit. As a result, beneficiaries who take insulin and enroll in a plan participating in the Model should save an average of \$466 in annual out-of-pocket costs on insulin, or over 66%, relative to their average cost-sharing today. This predictable copay will provide improved access to and affordability of insulin in order to improve management of beneficiaries who require insulin as part of their care. We will not have anymore information on this, such as premiums and companies, until October 1, 2020.

2021 MEDICARE PART D CHANGES

- Annual Deductible maximum is \$445
- Initial Coverage Stage copays up to \$4,130
- Coverage Gap (donut hole) is 25% of both generic and brand
- TRooP (true out of pocket) \$6,550 to go into the Catastrophic Stage
- Catastrophic Stage you pay \$3.77 for generic, \$9.20 for brand or 5%

ANNUITY AND LONG TERM CARE COMBO

Looking for a tax-deferred annuity with tax qualified long-term care insurance benefits? This product allows the policyowner to have triple the annuity value for qualified long-term care expenses.

The Annuity

The policyowner establishes the initial long-term care insurance benefits by depositing/transferring assets into a deferred annuity

The long-term care insurance benefits are determined by the value of the annuity. Accepts Qualified and Non Qualified Money.

The Long-Term Care Riders

The long-term care benefits riders each match the Accumulation Value of the annuity when benefits begin so that the client may triple the funds available for qualified long-term care expenses.

Benefits

Safety – The value is free from market risks. Liquidity – Funds can be accessed easily and quickly with no or low withdrawal penalties. Tax Advantaged Growth – Interest grows on a tax-deferred basis, which allows your funds to grow faster than those that are taxed annually. Death Benefit – Paid directly to your named beneficiaries, bypassing probate. Long-term Care Benefits – These benefits cover home health care, nursing home care, and adult day care. Benefits increase as your annuity value

increases.

Pension Protection Act Qualifies under the pension protection act for tax Free Benefits.
Great for annuities with substantial growth!



Helpful Information

Medicare	1-800-633-4227	www.medicare.gov
Social Security	1-800-772-1213	www.ssa.gov
Medicaid	1-866-762-2237	www.myflorida.com/accessflorida
Patient Assistance Program		www.rxassist.org

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LOWEST cost

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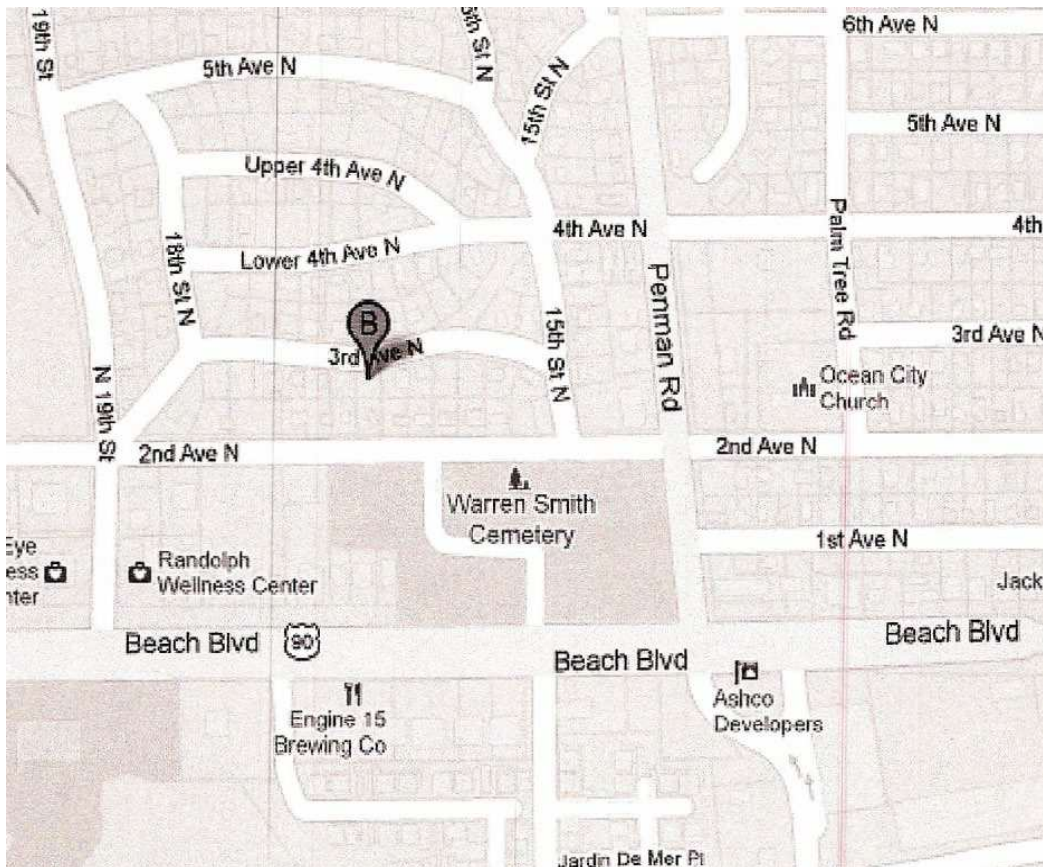
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Please email kbansell@comcast.net if you want to:

- Opt out of this mailing,
- Send us your insurance joke,
- Schedule a free seminar,
- Ask a question,
- Make an appointment



904-242-8893

Map to Secure Choices, Inc. home Office

1624 3rd Avenue North, Jacksonville Beach, FL

From Beach Blvd head north on Penman Road,

Turn left on 2nd Ave. N. (Knights of Columbus)

Immediate right onto 15th St. N.

Immediate left onto 3rd Ave. N.

