



2020

The Secure Choice

A Newsletter Published by Secure Choices Insurance Services

"Honesty & Service is Our Best Policy"

WWW.SECURECHOICESINSURANCE.COM

904.242.8893

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As we are navigating this difficult time in our lives, we want to assure all of our clients that we are still here for you. We did work from home for 6 weeks for the safety of all of us. We came back into the office on Monday May 4, 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

In our lifetime we have not seen anything like the Corona Virus "Covid 19" With over 4 million confirmed cases worldwide and over 280,000 deaths.

Experts say the curve is flattening but do not let your guard down yet. The senior population are the most vulnerable and there are still new cases reported daily.

Worry and anxiety can rise about the spread of COVID-19. Take care of your body. Take deep breaths, stretch or meditate.

Connect with others. Share your concerns and how you are feeling with a friend or family member. Maintain healthy relationships and a sense of hope and positive thinking.

We want you all to be smart and be safe during this difficult time.

Let us know if you need anything and we will do our best to make sure you get it.

We Got Your Back, Now Tell Your Friends

Call centers are notorious for calling about Medicare products. They are trained to be friendly and warm, build rapport and quickly get you into an application. It can seem efficient and a way to take another thing off your check list when you're turning 65 or Annual Enrollment Period. But what if you have a question or your health status changes, or you want to compare plans, where did they go? Sure, you could call that 800 number but most likely will not be connected to that same person, in fact they forgot about you.

We at Secure Choices do not forget about you. Not only are we experts in the field, if you are our clients you most likely have access to our personal cell numbers too. We have a real person answering the phones and take pride in what we do. So, tell your friends about your experience, how it's nice to have someone who always has your back when it comes to your insurance and that we are just plain nice, professional people and we do care!

To Access the links press CTRL and then the 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

LOOK OUT FOR COVID-19 SCAMS

Unfortunately, scammers are using the COVID-19 pandemic to try to steal your Medicare Number, personal information, and money. And they're using robocalls, social media posts, and emails to do it.

Remember, if anyone reaches out to get your Medicare Number or personal information in exchange for something, you can bet it's a scam.

Be on the lookout, so you can stop scams before they happen. Here are recent Coronavirus scams to watch for:

- Robocalls offering you respiratory masks they'll never send
- Social Media posts fraudulently seeking donations for non-existent charities, or claiming to give you stimulus funds if you enter your bank account information
- Fake testing kits, cures, "immunity" pills, and offers for protective equipment

Visit www.medicare.gov/fraud for more information and tips on preventing Medicare scams and fraud.

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.

MEDICATION

- Members can refill prescriptions early, if needed
- If long-term maintenance medications are needed then converting to a 90-day supply would be a good option
- Many pharmacies are offering free local delivery. If a member's pharmacy isn't offering free local delivery, they should consider mail order or another local pharmacy

"COVID 19" SPECIAL ELECTION PERIOD

Please be advised that FEMA has declared that all 50 states in the United States, along with all counties is an emergency or disaster area. What that means for Medicare Advantage members, is that they now have a Special Election Period (SEP) through 05/31/2020. Medicare Advantage members that did not change their plan during the Open Enrollment Period (OEP) can make a change, with an effective date of 06/01/2020. Please call our office if you have any questions 904-242-8893.

APPLYING FOR MEDICARE DURING COVID-19

A new Associated Press (AP) story, "[Medicare applications raise anxiety for seniors in pandemic](#)," highlights the challenges Medicare-eligible individuals may face when trying to enroll in the program during the coronavirus emergency. Their experiences, and those of callers to Medicare Rights' national helpline, indicate the pandemic is exacerbating an already cumbersome process.

Knowing how and when to sign up for Medicare can be a daunting task even in the best of times. Enrollment has become increasingly complex in recent years, in part because the rules haven't kept pace with changes in how people experience their initial Medicare eligibility. Make sure you utilize the 3 month enrollment.

Tell Your Friends we can HELP them Enroll and Choose the Best Plan!

Multi-Year Annuities are a Great Safe Investment

I have been working with Annuity companies for over 30 years and have found them to be a Steady as you Go Investment. They may not pay as much as the Market can, but you won't lose any of your investment like you can in the Market.

They are protected by the States Guarantee Trust Fund up to \$250,000.00.

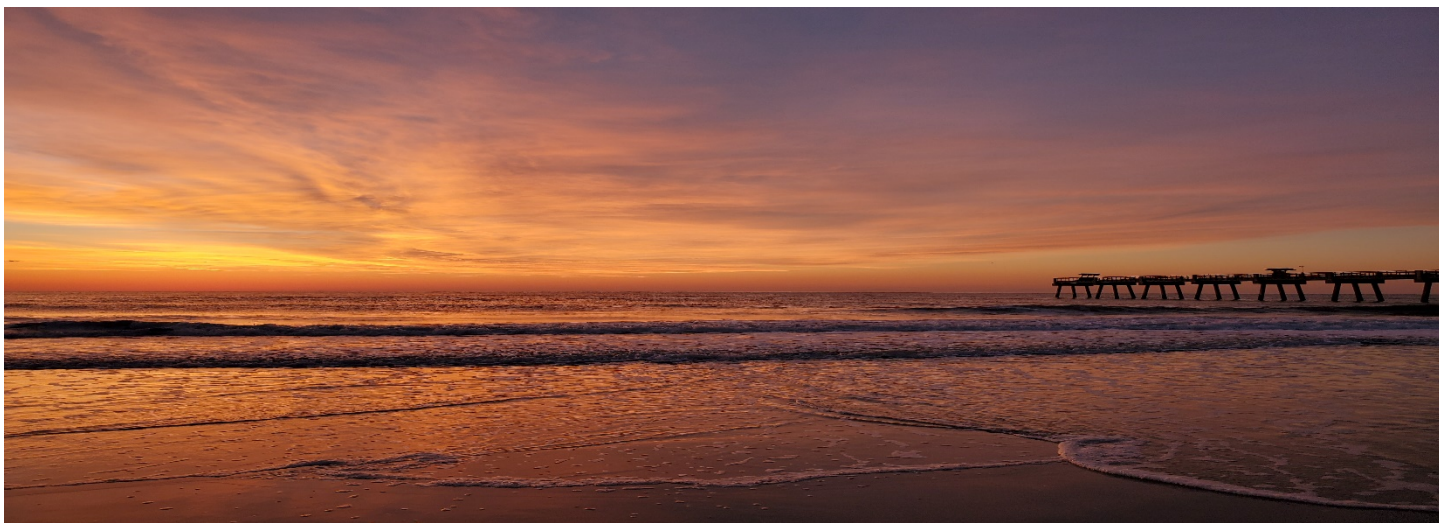
They are Tax Deferred

You can draw the Interest off each year

Guaranteed Interest Rate

100% goes to your beneficiary Probate Free

They are normally at least a 5 year investment with penalties for early cash out.



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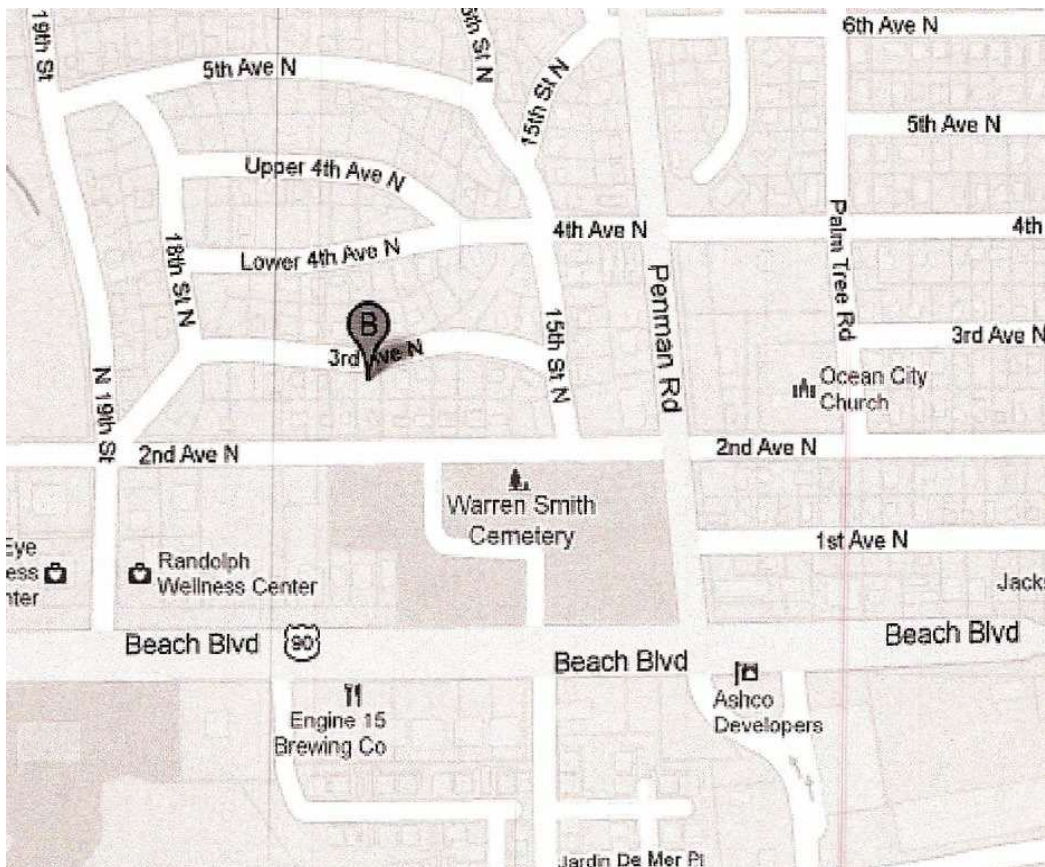
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Please email kbansell@comcast.net if you want to:

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

If you have time please go to Google Review for Secure Choices Insurance and leave a review of us and my company "Secure Choices Insurance Services."



Map to Secure Choices, Inc. 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.

Office is in my home at 1624.

904-242-8893