



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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Hurricane Season is upon us and we want to make sure that everyone is prepared. Make an evacuation plan, update your emergency kit, get your home ready and you can sign up for CodeRed alerts.



ANNUAL ENROLLMENT PERIOD

As Annual Enrollment approaches, we know you are getting bombarded by phone calls. Please be careful if you take any of these phone calls because they have telephonic enrollment, and all you have to do is say yes and you could be enrolled in a plan that you don't want and lose your current coverage.

Being a Secure Choices client, you get the advantage of us researching your plan every year to ensure you will always have the best plan for your individual needs.

In mid-September you will receive your Annual Enrollment form from us. Please complete the form and return to us in a timely manner. Please list all your doctors and medications when you return it to us. If you are unhappy with your insurance, this is the time to let us know, there is a place on the form to complete this.

If you do not return the form, we will be unable to do a comparison for you with any new plans and benefits that will be available in 2023.

Please remember that we represent every company out there, so there is nothing that we cannot offer you. And we don't believe you will receive the same personal service from another agency.

2023 PART D PRESCRIPTION DRUG PLAN CHANGES

CMS has released the following 2023 parameters for the defined standard Medicare Part D prescription drug benefit:

- *Deductible*: \$505 (up from \$480 in 2022)
- *Initial coverage limit*: \$4,660 (up from \$4,430 in 2022)
- *Out-of-pocket threshold*: \$7,400 (up from \$7,050 in 2022)
- *Minimum cost-sharing under the catastrophic coverage portion of the benefit*: \$4.15 for generic/preferred multi-source drugs and \$10.35 for all other drugs (up from \$3.95 and \$9.85, respectively, in 2022).

PENDING PART D BILL IN SENATE

Last week, Senate Democrats released updated prescription drug pricing **legislation**, with the goal of passing it through the reconciliation process in the coming weeks.

Like previous versions, the package would allow Medicare to negotiate some drug prices, cap beneficiary out-of-pocket (OOP) Part D drug costs at \$2,000 a year, and penalize drug manufacturers for price hikes that outpace inflation. It also includes new provisions that would make Part D vaccines available with no cost sharing and expand eligibility for the Part D Low Income Subsidy (LIS) program to individuals with incomes up to 150% of the federal poverty level (FPL). Currently, the threshold is up to 135% FPL, about \$18,000 a year in 2022.

PENDING PART B PREMIUMS

Last week, the Centers for Medicare & Medicaid Services (CMS) **released** an **analysis** of Medicare's 2022 Part B premium, factoring in **mid-year changes** that are likely to keep Medicare spending lower than was expected when the premium was first announced. The report, done at the **direction** of Department of Health and Human Services Secretary Xavier Becerra, recommends against doing a full-scale redetermination of 2022 premiums to account for these shifts and recommends instead that any cost savings be incorporated into the 2023 Part B premium calculation.

MEDICARE ENROLLMENT/DISENROLLMENT EXTENDED

The Centers for Medicare & Medicaid Services is providing equitable relief to individuals who could not submit premium-Part A or Part B enrollment or disenrollment requests timely due to challenges contacting us by phone. This relief applies to the 2022 General Enrollment Period, Initial Enrollment Period, and Special Enrollment Period.

If you were unable to enroll or disenroll in Medicare because you could not reach us by phone after January 1, 2022, you will be granted additional time, through December 30, 2022.

BROOKDALE

Many clients ask us about independent living communities and long term care facilities. We would like to take this opportunity to highlight the Brookdale Communities. We have very good working relationships with them. Karen visited 6 of their communities and spoke with the Directors and many residents and found them to be happy and well taken care of. The Directors Karen met with are very caring and engaged with the residents. Many of the Brookdale's have won the awards below.

Brookdale's Mission Statement: ***Enriching the lives of those we serve with compassion, respect, excellence and integrity.***



MONKEY POX IN THE US

- CDC is tracking an outbreak of monkeypox that has spread across several countries that don't normally report monkeypox, including the United States.
- The monkeypox virus is [spreading mostly through close, intimate contact](#) with someone who has monkeypox.
- You can take steps to [prevent getting monkeypox](#) and [lower your risk during sex](#).
- CDC recommends [vaccination](#) for people who have exposed to monkeypox and people who are at higher risk of being exposed to monkeypox.
- If you have any [symptoms of monkeypox](#), talk to your healthcare provider, even if you don't think you had contact with someone who has monkeypox.
- CDC is urging healthcare providers in the United States to be alert for patients who have rash illnesses [consistent with monkeypox](#).

There have been 1,972 confirmed cases in the United States.

Avoid Caregiver Burnout Check Out This FREE Resource



TCARE: Tailored Caregiver Assistance and Referral Program

Caregiver burnout is real. When you struggle, it's not only extremely hard on you, but it is also difficult for the person you're helping. Fortunately, ElderSource has a program designed to prevent caregiver burnout.

What TCARE Does

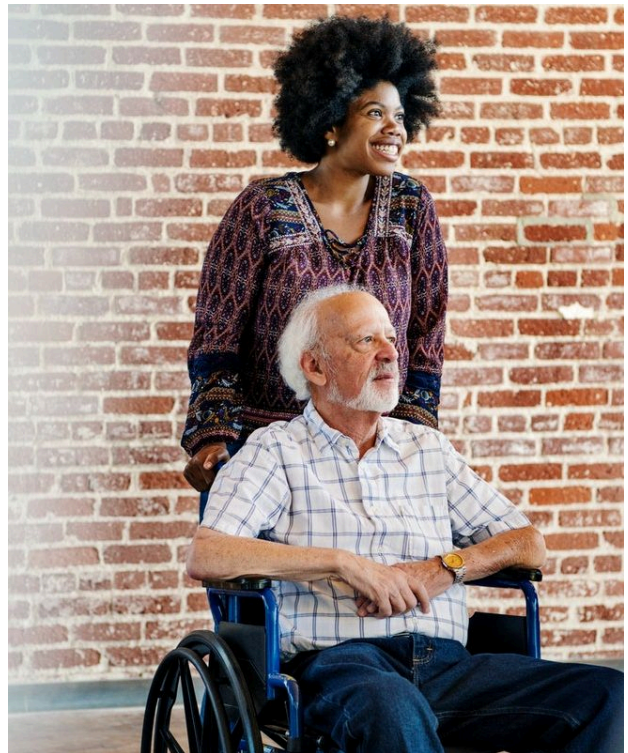
- Identifies the areas of caregiving that cause you the most stress in order to make meaningful referrals to community resources.
- Creates a customized plan of care that is adjusted every three months, or as needed.
- Connects you with resources that best meet your need, including resources that strengthen your understanding of your loved one's illness.

How TCARE Works

ElderSource's TCARE specialist meets with you over the phone to learn your sources of stress and individual strengths. Then the TCARE specialist works with you to develop a care plan that is reviewed every three months and can be adjusted as needed.

Who is Eligible and How Much Does It Cost?

If you are caring for someone who is age 60 or older and living with a chronic condition, and you are a resident of Baker, Clay, Duval, Flagler, Nassau, St Johns or Volusia counties, you are eligible!



Get More Information Today!

Call: 904-391-6621

Email: TCARE@MyElderSource.org



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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The **BEST** benefits for the **LOWEST** cost

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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 company "Secure Choices Insurance Services."

Thank you!!

