



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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We want to thank everyone who sent back to us the Annual Enrollment paperwork in a timely manner. Without this paperwork we are unable to do the best job for you. We also want to thank all of you for the many referrals you send to us. This was another successful Annual Enrollment for Secure Choices, and we appreciate you continually putting your trust into us to help you with all of your Medicare needs.



MEDICARE ADVANTAGE OPEN ENROLLMENT PERIOD

Medicare has established another Enrollment Period, which is available to individuals that have a Medicare Advantage Plan. From January 1, 2020 to March 31, 2020 these individuals may elect to change their Medicare Advantage Plan **one time**.

You can change from your current Medicare Advantage to a different Medicare Advantage Plan. Or you can go to Original Medicare and purchase a Medicare Supplement and Prescription Drug Plan, with the effective date being the first of the next month.

If you would like more information call the office and please tell your friends.

NEW MEDICARE SOFTWARE

Medicare really challenged us this time with new software that was not user friendly and requiring us to create a username and password for each client. Creating this required a lot of time and frustration especially if a client had already created an account and had lost their user name and password. If you would like the Username and Password that we created, please call the office. If you do change this information this year, we will need the new information. The software was totally messed up and every day the makers were changing and adding to it. There was a feedback button which the whole team was using to tell them what was wrong with the program, missing or just plain dumb.

Today the software is better than it was in October but truly we wish it would go back to the more user friendly software.

2020 PRESCRIPTION PLAN CHANGES

- Premium: Approximately \$20.00 - \$120.00 per month
- You will have a deductible of \$0 - \$435.00
- You will have a Co-pay of either % or \$ amount depending on the tier
- Up to a Full Cost of \$4,020.00 then you enter the Donut Hole (gap)
- Donut Hole (gap) – You pay 25% brand and 25% generic
- True Out of Pocket cost of \$6,350.00 then you enter the Catastrophic Stage
- Catastrophic Stage – You pay Co-pay or 5% co-insurance

2020 MEDICARE BENEFITS AND COSTS

- Medicare Part B Premium is \$144.60 per month
- Medicare Part A Hospital deductible 1st – 60th day \$1,408.00
- Medicare Part A Hospital 61st – 90th day \$352.00 per day
- Medicare Part A Hospital 91st – 150th day \$704.00 per day
- After 151st day You Pay All Costs
- Skilled Nursing 1st – 20th day You Pay Nothing
- Skilled Nursing 21st – 100th day \$176.00 per day
- Medicare Part B Doctors (in or out of hospital) – Annual deductible \$198.00 – Medicare pays 80% of Approved
- You pay 20% of Approved. If the Doctor does not take assignment you also pay Excess Charges, capped at 15%

INCOME RELATED MONTHLY ADJUSTMENT AMOUNTS

MEDICARE PART B

If your yearly income in 2018 (for what you pay in 2020) was			You pay each month (in 2020)
File individual tax return	File joint tax return	File married & separate tax return	
\$87,000 or less	\$174,000 or less	\$87,000 or less	\$144.60
above \$87,000 up to \$109,000	above \$174,000 up to \$218,000	Not applicable	\$202.40
above \$109,000 up to \$136,000	above \$218,000 up to \$272,000	Not applicable	\$289.20
above \$136,000 up to \$163,000	above \$272,000 up to \$326,000	Not applicable	\$376.00
above \$163,000 and less than \$500,000	above \$326,000 and less than \$750,000	above \$87,000 and less than \$413,000	\$462.70
\$500,000 or above	\$750,000 and above	\$413,000 and above	\$491.60

MEDICARE PART D

If your filing status and yearly income in 2018 was			
File individual tax return	File joint tax return	File married & separate tax return	You pay each month (in 2020)
\$87,000 or less	\$174,000 or less	\$87,000 or less	your plan premium
above \$87,000 up to \$109,000	above \$174,000 up to \$218,000	not applicable	\$12.20 + your plan premium
above \$109,000 up to \$136,000	above \$218,000 up to \$272,000	not applicable	\$31.50 + your plan premium
above \$136,000 up to \$163,000	above \$272,000 up to \$326,000	not applicable	\$50.70 + your plan premium
above \$163,000 and less than \$500,000	above \$326,000 and less than \$750,000	above \$87,000 and less than \$413,000	\$70.00 + your plan premium
\$500,000 or above	\$750,000 and above	\$413,000 and above	\$76.40 + your plan premium

AARP/UNITED HEALTH CARE MEDICARE SUPPLEMENT

For the new Renew Active being offered by AARP Medicare Supplement, Members can call the number on the back of their card to get a confirmation code or go to the website, www.uhcrenewactive.com to get this code and then take to the fitness center they want to join.

MAYO CLINIC

Big News! As of 01/01/2020, Mayo Clinic in Jacksonville FL will start taking Medicare assignment. As long as Medicare approves the service being performed, then Mayo will accept the Medicare Approved amount as payment in full and that now Medicare and your Insurance Company will start sending the checks directly to Mayo and not to you. Yeah!!!

AETNA PREMIER PLUS PPO

We would like to thank everyone that attended the various AETNA meetings that we had during Annual Enrollment. We are so glad that you got to see the better benefits being offered in 2020. One of the great benefits is the Over-The-Counter, you get \$45 per quarter to purchase these items. You can call 888-628-2770 or go to myorder.otchs.com to order these supplies.

For those of you that did not change to the new plan, you still have a chance to change. January 1 to March 31 we can assist you with enrolling in the new plan. Please call us to schedule an appointment.

OUR FAMILY



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

This newsletter is circulated via email and provided by: Licensed Insurance Agents Secure Choice Insurance Services

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LOWEST cost

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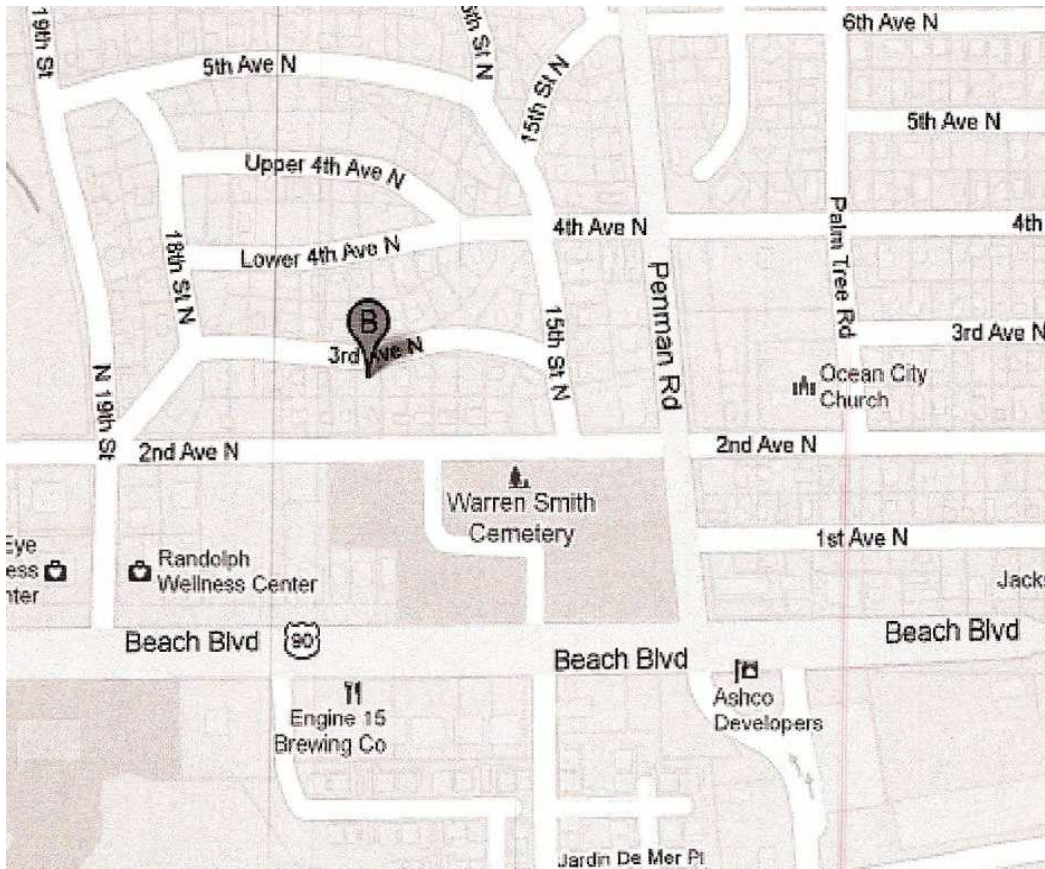
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Please email kbansell@comcast.net if you want to:

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

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