



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 would like to thank everyone for another successful Annual Enrollment. Also, thank you for all of the new referrals that you sent to us.

Happy New Year to all, and we hope you enjoyed your holidays.



OPEN ENROLLMENT FOR MEDICARE ADVANTAGE PLANS

January 1, 2022 through March 31, 2022 is the Open Enrollment Period for individuals that currently have a Medicare Advantage plan. This allows you to change one time to a different Medicare Advantage plan or to go back to Original Medicare. If you choose to go back to Original Medicare, then you can choose a Medicare Supplement plan with a stand alone Prescription Drug plan. There is Medical Underwriting for Medicare Supplement plans, unless this is your first year in a Medicare Advantage plan.

You will be bombarded by commercials, mailings and calls from agents and if for any reason you are not happy with your insurance, let me know. Do not contact another agent, there is no plan available out there that we cannot offer. We will always make sure that you have the best plan for your individual needs.

If you chose a different plan during Annual Enrollment Period, either with us or with another agent, and you are not happy with that plan or would like to come back to the Secure Choices family this is the time that you can do so.

If you called one of the phone numbers from the vast amount of commercials on television and aren't sure what you are enrolled in then please call us so that we can help you. We have heard from clients that just called to inquire about the benefits being offered and didn't realize that they enrolled in a plan that doesn't cover their doctors, hospital or medications.

2022 MEDICARE CHANGES

Medicare Benefits, Monthly Premium \$170.10

- Medicare Part A Hospital deductible 1st – 60th day \$1556.00
- Medicare Part A Hospital 61st – 90th day \$389.00 per day
- Medicare Part A Hospital 91st – 150th day \$778.00 per day
- After 151st day You Pay All Costs
- Skilled Nursing 1st – 20th day You Pay Nothing
- Skilled Nursing 21st – 100th day \$194.50 per day
- Medicare Part B Doctors (in or out of hospital) – Annual deductible \$233.00 – 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%

2022 PART B IRMAA (INCOME RELATED MONTHLY ADJUSTMENT AMOUNT)

The standard Part B premium amount in 2022 is \$170.10. Most people pay the standard Part B premium amount. If your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you'll pay the standard premium amount and an Income Related Monthly Adjustment Amount (IRMAA). IRMAA is an extra charge added to your premium.

If your yearly income in 2020 (for what you pay in 2022) was			You pay each month (in 2022)
File individual tax return	File joint tax return	File married & separate tax return	
\$91,000 or less	\$182,000 or less	\$91,000 or less	\$170.10
above \$91,000 up to \$114,000	above \$182,000 up to \$228,000	Not applicable	\$238.10
above \$114,000 up to \$142,000	above \$228,000 up to \$284,000	Not applicable	\$340.20
above \$142,000 up to \$170,000	above \$284,000 up to \$340,000	Not applicable	\$442.30
above \$170,000 and less than \$500,000	above \$340,000 and less than \$750,000	above \$91,000 and less than \$409,000	\$544.30
\$500,000 or above	\$750,000 or above	\$409,000 or above	\$578.30

2022 PART D IRMAA

If your filing status and yearly income in 2020 was			
File individual tax return	File joint tax return	File married & separate tax return	You pay each month (in 2022)
\$91,000 or less	\$182,000 or less	\$91,000 or less	your plan premium
above \$91,000 up to \$114,000	above \$182,000 up to \$228,000	not applicable	\$12.40 + your plan premium
above \$114,000 up to \$142,000	above \$228,000 up to \$284,000	not applicable	\$32.10 + your plan premium
above \$142,000 up to \$170,000	above \$284,000 up to \$340,000	not applicable	\$51.70 + your plan premium
above \$170,000 and less than \$500,000	above \$340,000 and less than \$750,000	above \$91,000 and less than \$409,000	\$71.30 + your plan premium
\$500,000 or above	\$750,000 or above	\$409,000 or above	\$77.90 + your plan premium

COVID-19 TODAY

The COVID-19 death toll has started soaring again as the OMICRON variant tears through the nation's unvaccinated and vaccinated population and fills up hospitals with patients, many of whom are younger than during earlier phases of the pandemic.

Florida

Total cases

5.04M

5,040,000



United States

Total cases

65.8M

65,800,000

+338K

+338,000

Deaths

63,158

63,158

Deaths

850K

850,000

+410

+410

NEW AETNA CARDS AND MEMBER ID

Beginning January 1, 2022 Aetna has changed the Member ID for PPO members. The ID is changing from letters to strictly numbers. You should have received a new card with this information but if you didn't please call the number on the back of your old card to order one. Your doctor or pharmacist may tell you that you no longer have your Aetna plan, but that is incorrect, they are unable to pull up your benefits using the old Member ID.

APPLICATIONS AND WELCOME PACKETS

Because of Covid, there are many delays in processing applications, including applying for Medicare Part B after the age of 65. Please utilize the entire 3 months prior to your start date to ensure your application gets processed. Also, the mail is running slow because of Covid, so it is taking longer for Welcome Packets with ID cards to be received. We do have your Member ID information, so if you haven't received your packet give us a call and we will provide you with this information.

MEDICARE SUPPLEMENT PROCESSING

When you have a Medicare Supplement, the provider files their claim to Medicare. Medicare typically takes 30 days to process, and then they send the remaining claim balance to your Supplemental insurance. Again they take approximately 30 days to process. If you receive a bill prior to the 60 days of processing, please do not pay it. You can check your Explanation of Benefits to see if it has been totally processed.

LATE ENROLLMENT PENALTY FOR PART D

When going onto Medicare after the age of 65 you will automatically receive a form to complete stating that you had credible coverage since the age of 65. Please complete this form as soon as you get it. If not you will incur the penalty.

Those who have incurred a Late Enrollment Penalty, you are receiving an updated bill from your insurance company showing the new premiums for 2022.

Why Use a Certified Senior Advisor From Oasis To Find Assisted Living or Memory Care

As you begin your search for assisted living or memory care, take advantage of a unique, **free** service provided by local professionals who have an intimate knowledge of all the properties in this area.

You may know a lot or very little about assisted living in your area, but before you contact any community directly, here are four reasons why you should first connect with your local Oasis Certified Senior Living Advisor.

Community Insights

Oasis Senior Living Advisors have visited each and every property in the area. They know which ones have stable management, the best food, most interesting activities, can handle specific care needs, apartment sizes and costs. In short, they have a wealth of knowledge available to help you in your process. Even if you're only interested in one property, let an Oasis Senior Living Advisor advocate on your behalf.

Personalized Tours

Once you have met, your Oasis Senior Living Advisor will provide a short list of communities that most closely match your needs. They will arrange and accompany you on tours, and be your advocate with questions and rate deals.

Comprehensive Resources

Possibly the most valuable part of working with Oasis Senior Living Advisors are the connections they have. They know the best real estate agents, moving companies, VA Benefit experts, and legal experts, just to name a few.

Certified Senior Advisors

Oasis Senior Living Advisors are Certified by the Society of Certified Senior Advisors, a national organization. Certification requires over 40 hours of course work covering a broad range of issues and information related to seniors, as well as continuing education to stay abreast of the latest trends. Certified Senior Advisors are held to the highest of ethical and professional standards. This makes CSA's the most knowledgeable and professional advisors you can work with.

There is no one-size-fits-all in senior living. There are countless communities to choose from, questions to ask, and services needed. Your Oasis Senior Living Advisor is your trusted partner to ensure a smooth and easy process. And since their services are free you've got nothing to lose and everything to gain.

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INDEMNITY POLICIES TO PAY YOUR COPAYS ON MEDICARE ADVANTAGE

We are recommending that you explore the benefits of an Indemnity policy along with your Medicare Advantage plan. These policies are inexpensive and they pick up the largest copays and co-insurance that you can incur with a Medicare Advantage plan. These policies make your Medicare Advantage plan very comprehensive.

The standard policy covers the in-patient hospital copays, out-patient rehabilitation copays, skilled nursing care copays, ambulance and Emergency room, and up to \$5,000 for cancer treatment. The average cost for this policy is \$45.00-\$60.00 per month. We have many clients that are very pleased that they chose one of these policies.



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

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

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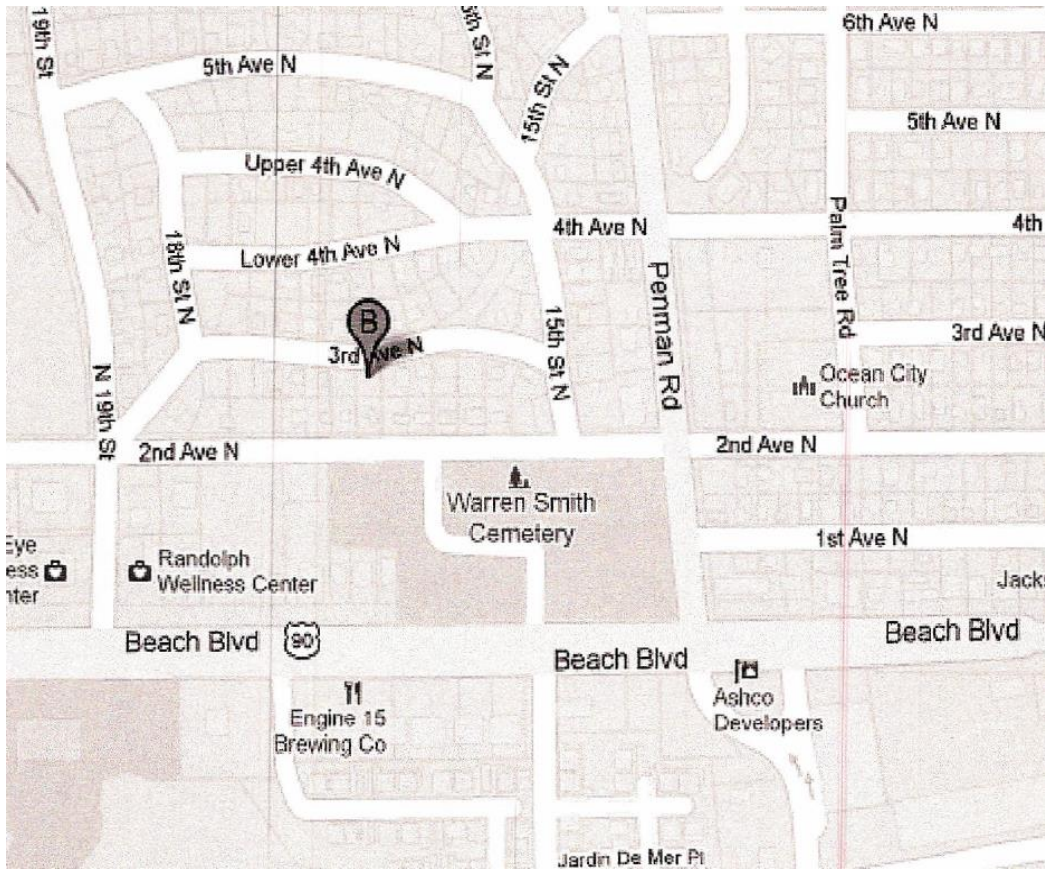
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Please email kbansell@comcast.net if you want to:

- 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 company "Secure Choices Insurance Services."

Thank you!!



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.