



The Annual Enrollment period starts Oct 15th - Dec 7th.



You can change your Medicare Advantage Plan or your Prescription Drug Plan. We are Medicare Brokers; meaning we sell every plan available to YOU! As your personal agents, we want what is best for YOU. Please don't call anyone else, especially the 800 #'s on T.V. You will lose us as your agent. We strive to find the right plan for you & keep your doctor. We are only a phone call away!

UNITEDHEALTHCARE HAS A NEW PLAN for San Diego County !

A few things to consider: Do you want to pay lower cop-pays & use the Walgreens pharmacy vs/ using another popular pharmacy. Zero co-pays to the primary & specialist. Lower maximum out of pocket, Chiropractic & transportation.

*** The Sharp plan has a higher \$80. per qtr OTC-over the counter.**

Plan Name	AARP® Medicare Advantage Walgreens	Sharp® SecureHorizons® Plan by UnitedHealthcare®
Contract Number	H0543-204	H0543-145
Plan Type	HMO	HMO
Service Area	San Diego (Sharp Network)	San Diego (Sharp Network)
Premium	\$0	\$0
Maximum Out of Pocket (MOOP)	\$2,900	\$3,400
Inpatient Hospital	\$260 Days 1-7 Days 1-20, \$0	\$260 Days 1-7 Days 1-20, \$0
Skilled Nursing Facility	Days 21-36, \$184 Days 37-100, \$0	Days 21-39, \$184 Days 40-100, \$0
Cardiac Rehabilitation Services	\$0	\$0
Emergency Care	\$90	\$75
Worldwide Coverage	\$0	\$0
Home Health Care	\$0	\$0
PCP Office Visits	\$0	\$5
Specialist Office Visits	\$0	\$35
Chiropractic	\$0, 12 visits/year	Original Medicare Only
Telehealth Services (Medical)	\$0 Virtual Medical Visit	\$0 Virtual Medical Visit
Diagnostic Procedures/Tests	\$0	\$0
Lab Services	\$0	\$0
Therapeutic Radiological Services	\$60	\$60
X-Ray Services	\$10	\$10
Diagnostic Radiological Services	\$0-\$95	\$0-\$95

Both of these plans use the sharp Network:
 Sharp community
 Sharp Rees Stealy
 Sharp Graybill
 ARCH

The Walgreens plan also has:
 Transportation (24 -1 way trips)
 OTC- \$40.00 qtr
 Gym membership
 \$2900 Maximum out of pocket.
 \$0 Co-pays for most generics at Walgreens or Optum Rx.

Senior Saving Program: Starting Jan 1, 2021

Some Medicare recipients with diabetes could see their monthly copays for certain insulin prescriptions capped at \$35 in 2021. To qualify, beneficiaries would need to be enrolled in a participating enhanced stand-alone or Medicare Advantage (MA) Part D drug plan, or a participating Medicare Advantage Plan. Eighty-eight health insurers have agreed to participate in the new insulin pilot program. Called the Part D Senior Savings Model, the program will cover Medicare enrollees who belong to plans that have signed up with the federal government to participate, including so-called enhanced Part D prescription plans and enhanced Medicare Advantage plans that cover prescription drugs.

This is huge savings for Diabetics: \$35.00 flat co-pay all year for certain Insulin Prescriptions!!!!

Some of the plans that will have these savings:

Unitedhealthcare:

Focus Chronic complete focus plan (New Plan for Chronic conditions; Heart, Diabetes.)

Walgreens (new plan), SharpSecure Horizons & Plan 4.

Scan: Signature Plus Plan

(We are still learning which plans will have the program)

Stand-Alone Prescription Drug Plans

(This a separate plan for those with a Medicare Supplement Plan)

Every year the insurance companies offering prescription drug plans, either change the copays for the various tiers, drop or add drugs to their formularies, merge with another company or pull out of the market entirely. This year is no different.

Most of these changes apply to stand alone Part D drug plans. *If you have a Medicare Advantage plan, more than likely, most changes will not apply to you.*

I want to reach out to those of you on stand alone prescription drug plans, to call or email me to review the plan you have and verify if there are any negative changes to your plan, and see if there may be a better suited plan for you. The change could be premium related, or the company stops offering your plan, or the copays have been raised or the formulary changed. It's important that we make these changes between October 15th and December 7th, or you will be locked into your current Prescription Drug plan for another year. Because the process of entering your drugs, it is best if you can EMAIL a list of your prescriptions (indicate which ones you take the generic form), the dosages (ex: 10 mg, .01% solution, inhaler, injection pen, etc.) and the frequency you take it (ex: 1 time/day, 3 times/month, etc.) and your preferred pharmacy. Keep in mind that in some cases, simply changing your pharmacy can save you a considerable amount of money.

Plus if you take Insulin, we want to find a plan that will have the Senior savings program.

Just for a laugh: (Please don't read if you're easily offended!)

FBI Agent: A rancher was minding his own business when an FBI agent comes up to him and says, "We got a tip that you may be growing illegal drugs on the premises. Do you mind if I take a look around?"



The old rancher replies, "That's fine, you shouldn't go over there though." As he points at one of his fields.

The FBI agent snaps at him, "I'm am a federal agent! I can go wher- ever I want!" With this he pulls out his badge and shoves it into the ranchers face.

The rancher shrugs this off and continues with his daily chores. About 15 minutes later he hears a loud scream from the field he pointed out earlier. Suddenly he sees the FBI agent sprinting towards him with a large bull on his heels. The rancher rushes to the fence and yells "Your badge! Show him your badge!"

Paint the Porch



A blonde woman decides to start a handyman service to make some extra money. She walks around a wealthy neighborhood and walks up to the first house.

A man answers the door and she asks if there is anything she can do. He tells her "The porch need painted, how much would that cost?"

She replies "How does \$50 sound?" He agrees and she gets to work.

When the man goes back into his house his wife asks him "Does she know the porch wraps around the house?" He tells her "She has too, she saw it."

About an hour later she comes to the door to collect her money. She says "I had extra paint so I put on two coats." The man is really impressed and gives her the money. She thanks him and says "And by the way, it's a BMW, not a Porsch."

Smart Blonde!

Christy Brinkley walks into a New York bank and asks for a \$1,000 loan for a month long trip to Asia. The loan officer tells her "You are going to need some collateral if you want a loan."

Christy tells him "I'll leave my Rolls Royce, it's worth \$200,000." The bank accepts the security and laughs at her for leaving such an expensive car for such a small loan.



When she comes back from her trip, she goes to the bank and repays her loan plus interest, totaling \$1,020. The bank man- ager smirks at her and asks "We know you are a millionaire, why would you get such a small loan and use such an expensive car for collateral?" Christy looks at him and smiles "Where else can I park my car in the city for a month for \$20?"

PERSONAL NOTES: 2020 has been a year like we have never experienced before. In our lifetime, we have never seen such societal upheaval and disregard for persons and private property. We have always believed that we are to respect authority and if ever there is a bad apple, there are ways to use the system to see justice. Understandably, nothing is perfect but I would still insist that this is the greatest country in the world where just about anyone who sets their goals and is willing to work for it, they can in most cases see their dreams come true. Covid itself has proven to be a catastrophic event that will have implications on all our lives for many years to come. I think some of the things we miss the most is not being able to share a smile, giving another human being a hug, we need them more than ever right now, shaking a hand at a new introduction and singing with others at church or at a concert venue.

Deina and I have lost a very close family member, (not Covid related.) Another close family had a bad accident, & is still in the hospital. We missed a planned and paid for Italy vacation. But, we took an RV trip to Idaho to see family, hence the pictures. Deina has been on crutches for 2 months after knee surgery. I am sure each of us has a long list. We can't wait to say good bye, good riddance to 2020. And yet in the midst of what seems to be just an awful year, we have so very much to be thankful for. We have food on the table, a roof over our head, (toilet paper in the pantry, just had to), friends and family that we share love and conversation with. We have each of you. We wake up every day with an opportunity to experience one more day of life and love. Ok, that was all pretty heavy stuff. On a lighter note, we are very much looking forward to this AEP. We are gonna be busier than ever, but hopefully will be able to reconnect with some of you since it has been years since we have interacted. As always, we are extremely grateful to have you as friends and clients. Looking forward to 2021

