

Senior Insurance Specialists serving Northwest area seniors
with information on Medicare Advantage and Medicare Supplement Plans.

I-TURN-65 Health Trends

Your FREE Source for Medicare Information

Summer 2020

**Providing Specialized
Medicare Insurance
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Spring 2020

Inside This Issue:

Nursing Home	1
Know All of Your Benefits	1
Enrollment Period	2
Your Best Plan?	2
Coronavirus Update	3
Changes Affecting You?	4
As Seen on TV	4

Does Medicare Cover Me in a Nursing Home?

This question is being asked more than any other by Medicare beneficiaries. Many people get confused by two other benefits that are covered by Medicare. They are skilled nursing and home health care. A better name for skilled nursing is rehab. You have to be getting better for this benefit to be active.

Unfortunately, with long-term care, you are not getting better. With home health care, it is only for a limited number of hours per week and for a limited number of weeks. It has to be recommended by your primary care doctor.

***“Stay in your own home
longer than you imagine!”***

For many people, long-term care insurance is too expensive to purchase at their current age. So many people are turning to another option. That option is life insurance.

There is the old type of life insurance and the new type of life insurance. The old type is very typical. You have to die to collect on it. The new type of life insurance now pays a living benefit to help with chronic and critical illnesses.

With this new type with a living benefit, you may be able to stay in your own home much longer than you can imagine. Do a little research to find out if you have the old or the new type and let me know if you would like to have a brief conversation about it. Call

Senior Insurance Specialists at (503) 691-2978.

Know All of Your Benefits

***“Most Medicare recipients
aren’t aware of their plan’s
benefits.”***

It’s important to know if you have dental or vision coverage. Just about all of the plans I’m appointed with have access to both coverages. Vision coverage is included with your other benefits. Preventive dental is

included in some plans and comprehensive dental riders can be purchase on most other plans.

Feel free to call me if you would like to review the summary of benefits we previously discussed.

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"Rest assured, you are working with experienced professionals. I-TURN-65.net is a division of Senior Insurance Specialists serving residents of Oregon & Washington for over 14 years."

AEP is Just Around the Corner

Dear Friends,

The Medicare Annual Enrollment Period season for making plan changes is three months away, starting Oct. 15 through Dec. 7. With the Coronavirus changing our way of living, there will be a new way of providing information to you for the upcoming season. Now is a good time to be thinking about and asking questions for the upcoming enrollment period. Virtual learning and communicating will be a major way of staying in touch because attending a Medicare meeting may not be allowed. See Coronavirus Update on page three.

With all of the TV advertisements about Medicare plans bombarding us multiple times a day, it has me asking myself questions about Medicare. Believe me when I say, there will be even more commercials than ever before. As we get ready for October, this issue addresses many questions and hot topics concerning Medicare plans. Be sure to familiarize yourself with them and please don't hesitate to call me at (503) 691-2978.

Sincerely,

Dwayne L. Scales

Senior Insurance Specialists

Are You On The Correct Medicare Plan?

Are you part of the 40%? Think back to why you purchased your Medicare plan. What was the exact reason you bought it?

Many enrollees may have the correct insurance company but they may have the wrong insurance plan. I truly believe 40% of Medicare recipients are literally on the wrong plan.

For instance, many PPO plans allow you to go to Providence providers and hospitals. Most people aren't aware those plans charge out-of-network co-pays. So by being on the correct plan, you can get the same doctor, the same hospital, and the same nasty food, all for a considerably lower co-pay. **Take a few minutes and review your coverage!**

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Coronavirus Update

COVID-19 has changed our lives in ways we can't imagine. Social distancing is a word we have come to deal with. Things will be different this coming AEP. We don't know if we will be able to go to Medicare meetings. Therefore, we will have to find alternative ways for communicating. By now, most of you may be familiar with the video conferencing tool called Zoom. Future meetings will be held over Zoom as oppose to having either in person meetings or gatherings at your local senior center.

All of us are having to learn new ways to communicate with one another. I will be here to assist you in making sure your

Medicare needs are being met. Whether we have a Zoom video call, FaceTime or simply talk over the phone, I want you to know I will be here for you. If you know others who are having a difficult time navigating through Medicare, I will be here to help them too.



“When it comes to Long-Term Care Insurance... burying your head is not an option!”



These Changes May Affect You

Does my Medicare Advantage plan cover me for Long-Term Care Nursing Home Insurance?

Unfortunately it does not. Medicare only covers skilled nursing care, better known as 'rehab'. See page one for potential options for assistance.

Which Medicare Advantage Plan is the best one available?

That depends on three things. It depends on which doctors you go to, how often do you go to the doctors, and how much you want to pay when you do go to the doctors.

Answers to your questions are just a phone call or click away.

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You are not alone.

My number one objective is to help you understand and learn about what Medicare Advantage or Medicare Supplement plan best fits your needs.



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Please consider sharing this newsletter with someone you know who needs fast, accurate, and helpful information on insurance and Medicare plans.

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Don't Be Fooled

How many of you have called "The Medicare Hotline"?

Are you getting dental, vision, free rides to medical appointments, private home aids, free meals and more?

I know many of you have been bombarded with the many different Medicare plans being advertised on TV all day and night.



The question many of you have asked is, "Are they for real?" The correct answer is yes and no. What I mean by that is, yes there are some Medicare plans that offer some of those benefits.

Unfortunately, they may not be all in one particular plan. In a 60 second commercial, **they** have you believing there is this one big super Medicare plan with all of the 'trimmings' to go with it. **Don't be fooled!**

Important Dates & Meetings

Annual Enrollment Period (AEP)

October 15 to December 7, 2020

Medicare Informational Meetings

Thursday, October 22, 2020 at 2:00 p.m.

Thursday, October 29, 2020 at 2:00 p.m.

Thursday, November 5, 2020 at 2:00 p.m.

Thursday, November 12, 2020 at 2:00 p.m.

Thursday, November 19, 2020 at 2:00 p.m.

Online: www.Zoom.us

Meeting ID: 823 9660 0014

Passcode: Medicare

For other meetings, visit

www.I-TURN-65.net

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Questions? Call: (503) 691-2978

Email: Dwayne.Scales@yahoo.com