



Senior Insurance Specialists

Medicare Advantage Plan Specialists you can trust.

Winter 2023

I-Turn-65 Health Trends

Providing specialized Medicare Advantage Insurance plan advice for over 16 years

Your FREE Source for Medicare Advantage Information

Medicare When Working Past Age 65

With the stock market and the economy at depressed levels, many people are having to work past the age of 65. You first become eligible to enroll in Medicare around this time. But since you have to keep working or have coverage through a spouse, you have some options to consider before signing up.



“Do I have to get Medicare if I have employer coverage?” Well, that all depends on the number of employees in the company. It differs if there are more than 20 employees. Knowing the difference will make it easier for you down the road.

There are so many things regarding signing up for Medicare to consider. ***“Should I delay Medicare Parts A & B? Should I just enroll only in Part A? Do I currently have creditable drug coverage? (What’s that?)”*** These are questions that need to be answered about 3 months before you retire.

When you finally decide to pull the plug and retire or lose your employer coverage, you will have an 8-month Special Election Period in which to enroll in Medicare. You will have 8 months to enroll in Parts A and/or B, but only the first 2 months to enroll in Parts C and/or D. Confusing? Yes indeed! We specialize in helping people solve these and other issues regarding Medicare.

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Calling this number will connect you with a licensed sales agent.



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Happy New Medicare Year!

Many exciting things took place at the start of the 2023 Medicare season. The biggest change? – My wife Shari decided to join me in business! She has been licensed for three years. With more than four decades in the healthcare industry, she believes that every individual deserves access to excellent health care and insurance coverage. Some of you were able to meet her during AEP. We both look forward to many more of you meeting her during the coming year. We, at Senior Insurance Specialists, are here for you all year long.

As you read the articles in this newsletter, you will see the importance of having an agent who specializes in Medicare plans whenever you may need help. From reading stories about your plan's benefits to being on the plan that best fits your unique needs, this newsletter shows why I'm so dedicated to you. I appreciate your many calls and questions and when I answer, you can be confident in speaking with me personally, and not a random 'Medicare Hotline' as seen on TV. Personal service you can trust is what you can always expect from me and my team.

"You can rest assured with our experienced professionals. **I-TURN-65.net** is a division of Senior Insurance Specialists, serving residents of Oregon and Washington for over 16 years."

Social Security Benefits ↑ Medicare Part B Premiums ↓

Social Security and Supplemental Security Income (SSI) benefits for approximately 70 million Americans will increase 8.7 percent in 2023. On average, Social Security benefits will increase by more than \$140 per month starting in January 2023. The Social Security Act ties the annual COLA to the increase in the Consumer Price Index as determined by the Department of Labor's Bureau of Labor Statistics.

Each year the Medicare Part B premium, deductible, and coinsurance rates are determined according to the Social Security Act as well. The standard monthly premium for Medicare Part B enrollees will be \$164.90 for 2023, a decrease of \$5.20 from \$170.10 in 2022. The annual deductible for Medicare Part B is \$226 in 2023, a decrease of \$7 from the annual deductible of \$233 in 2022. Medicare premiums are going down and Social Security benefits are going up in 2023, which will give seniors more peace of mind and breathing room!

We don't offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact **Medicare.gov** or **1-800-MEDICARE** for information on all your options.

Wellness Corner: Don't Fall into Spring!

While it still may be cold outside, believe it or not, Spring is just around the corner. And with nicer weather comes opportunities to be more active, take outdoor walks, work in the garden, and more. But as we get more active, we can increase our risk of falls. Here are a few common ways to help lower your fall risk:

Talk with your doctor about your health. Certain health conditions can make a fall more likely, including neuropathy (loss of feeling in your feet), problems with balance, muscle weakness, or low vitamin D levels.

Review your medications. Certain medications can cause low blood pressure, dizziness, or confusion. Go over everything you take with your doctor, including over-the-counter meds and herbal supplements.

Get your eyes and ears checked. Vision and hearing problems can make a fall more likely. Many Medicare advantage plans offer these benefits.

Get active – safely. Activities like physical therapy, strength exercises, yoga or tai chi can help strengthen your muscles and improve your balance.

Fall-proof your home. Items like loose rugs or uneven steps can make a fall more likely in your home. Make sure rugs cling firmly to your floors, and keep hallways, stairways and doorways free of items on the floor.

Visit the National Institutes of Health website for more fall-prevention tips:
<https://www.nia.nih.gov/health/preventing-falls-home-room-room>



Questions & Answers

What are Medicare Part C plans? Are they new?

No! Medicare Part C plans are also known as Medicare Advantage plans. They combine Original Medicare (Part A & B) coverage and often include additional benefits.

What do I do if I'm not sure I need emergency or urgent care?

Every plan has a 24/7 nurse advice line. The number is located on the back of your health card. Call the number and the nurse can advise you on what to do.

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

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A note of gratitude...

Thank you for a wonderful AEP and start to the 2023 year. It's our sincere pleasure to be your trusted agents for your health insurance needs.

We also want to thank you for referring your friends, colleagues and family members to us. Thank you for that trust in our work. We will strive to take care of the people you care about in the same way we strive to take care of you.

Yours truly,

Dwayne & Shari Scales



Important Election Periods, Dates, & Meetings

Medicare Advantage
Open Enrollment (OEP)

1/1 - 3/31

Annual Enrollment Period (AEP) 10/15 - 12/7

**Special Election Periods (SEP) require a
qualifying event, such as:**

Losing group coverage

Change in residence

Qualify for Oregon Health Plan, or Extra Help

Meetings: For an updated list visit

www.I-TURN-65.net

We don't offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE (24 hours a day/7 days a week) to get information on all your options.



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