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A Note to Our Clients...

Shari and I deeply care about your well-being and want to ensure you have the information you need to make the best decisions regarding your Medicare coverage. To meet Medicare regulations, we must follow certain guidelines, including obtaining a signed Scope of Appointment (SOA) form at least 48 hours prior to discussing any plan options beyond your current coverage. This can be done conveniently via email, text, or paper, and the form remains valid for 12 months. In addition to the SOA, we are required to provide specific disclaimers and record all sales and enrollment calls. While these formalities are necessary, they allow us to focus on what truly matters – you and your healthcare needs.

We look forward to helping you, your family and friends navigate Medicare with confidence. You are the reason we proudly serve as **Senior Insurance Specialists**.

Yours truly,



Senior Insurance Specialists
Medicare Advantage Plan Specialists you can trust.

IMPORTANT DATES & MEETINGS

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

Medicare Advantage Open Enrollment (OEP) 1/1 – 3/31

Special Election Period (SEP) for Medicare Advantage or Part D Plans Due to Plan Termination:

12/8 – 12/31 for Coverage to start 1/1

1/1 – 1/31 for Coverage to start 2/1*

(*No coverage the month of January)

2/1 - 2/28 for Coverage to start 3/1**

(**Late Enrollment Penalty may apply)

If your Medicare Advantage plan is terminating the end of the year and you received a term letter from your insurance company, you may qualify for Guaranteed Issue to enroll in a Medicare Supplement plan.

We do not offer every plan available in your area. Currently we represent 11 organizations which offer 63 products. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options.

I-Turn-65 Health Trends

Providing specialized Medicare Advantage Insurance plan advice for over 18 years

Your FREE Source for Medicare Advantage Information

Say Goodbye to Medicare's Donut Hole!

This is definitely the year to be excited! 2025 is the time to celebrate the elimination of the dreaded 'Donut Hole', also known as the Part D Coverage Gap. What this means is there is no beneficiary cost sharing above the annual out of pocket (OOP) threshold in the new year. Great News! In 2025, the Centers for Medicare and Medicaid Services will cap Part D enrollees' spending for their covered medications at \$2,000 for the year. The standard Part D coverage will consist of three phases: a deductible phase, an initial coverage phase, and a catastrophic phase.

Capping the cost for everyone's prescriptions hopefully means no one has to choose between eating and taking their meds. In addition to reducing the total out of pocket cap, Medicare designed a new payment program called the Medicare Prescription Payment Plan (M3P). Beneficiaries will have the option to pay their prescription costs in monthly amounts spread over the year, rather than all at once, beginning in 2025.

This is one of the many changes that are taking place within your Medicare plans. It is nice to know that we are always here looking out for you. Please don't hesitate to reach out and give us a call.



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



Dwayne Scales



Shari Scales



Greetings!

The 2025 Medicare Annual Enrollment Period marketing season has officially begun. There are several major changes that are taking place for next year. Some changes are great and other changes may cause Medicare beneficiaries to have to take a closer look at their individual plans. Along with new rules and programs there are some plans leaving the market. Shari and I have been hard at work going over all the changes so we can best serve our clients. **Senior Insurance Specialists** takes Medicare and the plans we represent very seriously all year long.

Please take a look at the articles and information included here. With the many changes taking place, this is the year you want to go over all the information your plan sends you. Please don't hesitate to reach out to us so you can be assured you are getting correct information and advice.

"You can rest assured with our experienced professionals. **I-TURN-65.net** is a division of **Senior Insurance Specialists**, serving residents of many states including Oregon and Washington, for over 18 years."

ANOC: Annual Notice of Change

Every year during mid to late September, every Medicare Advantage and Medicare Part D plan enrollee receives a thick packet of 'stuff' from their Medicare plan. It is called the Annual Notice of Change (ANOC). Most people never read it. Given so many changes with Medicare plans this coming year, I'm hoping everyone will read it. The ANOC booklet will show what the benefits and copays were for 2024 and it will show what the 2025 benefits and copays will be side-by-side.

There will be changes to Part D coverage. There may be changes to deductibles, drug tiers, and formularies (list of drugs the plan covers). Some Part D plans previously didn't have a deductible. If there is a change anywhere in your plan, the ANOC is where you will find it.



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

Discover the Health Benefits of Pumpkin Today!

It's that time of year! Turning leaves, autumn holidays, and a certain orange squash appearing everywhere. We're talking about **pumpkins!** But there's more to this winter squash than carving lanterns, spicy latte's or pies. Pumpkin is nutritious and linked to many health benefits.

Native to North America and commonly viewed as a vegetable, did you know that pumpkin is scientifically a fruit? That said, it's nutritionally more similar to vegetables than fruits. And we found many healthy reasons why you should incorporate more of this versatile, highly nutritious squash into your diet.

To name a few of the amazing benefits, this nutrient dense food is high in potassium, vitamin C and fiber, which have been linked to **heart health** benefits. Pumpkin helps **boost your immune system**. Also, pumpkin's nutrients are linked to **strong eyesight**, especially important as your body ages. *Try incorporating pumpkin into your diet today to reap it's health benefits!*

Source: https://www.healthline.com/nutrition/pumpkin#TOC_TITLE_HDR_12, Raman, R. and Weiss, K., 2023-02-13



Questions & Answers

What are Medicare Part C plans and are they new to Medicare?

Medicare Part C plans are Medicare Advantage plans. Most of you already have a Part C plan. Please don't be fooled by someone enticing you to switch to something you don't need.

What should I do if I receive an unsolicited call regarding my Medicare coverage?

"If they call you out of the blue and if it sounds way too good to be true, then this is what we want you to do!"

*Call us anytime!
Answers to your questions are just a phone call or click away!*

(SCOPE OF APPOINTMENT RULES APPLY)

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