

LET'S GO ELECTRONIC!
Check your email or call our office for details! Filling out your information online can be quick and easy. This is our preferred method! Or use the enclosed form.

**Please respond by
November 7th!**



Your insight into Medicare changes and next year's Prescription Drug Plans

2023 Medicare Review



New CMS regulations complicate open enrollment process for seniors

Beginning October 1, 2022, the Centers for Medicare & Medicaid Services (CMS) will require all phone calls relating to Prescription Drug Plans (Part D) or Medicare Advantage Prescription Drug Plans (MAPD) **to be recorded by a third party.**

How did we get here? You have probably seen the misleading TV commercials featuring celebrities such as William Shatner, George Foreman, and Joe Namath touting “free” health insurance plans offering enticing benefits not available from “Original Medicare.”

Some of these commercials even mention “free” groceries and rides to doctor appointments! Seniors are encouraged to call toll-free numbers which connect to call centers – these call centers are not the Centers for Medicare & Medicaid Services (CMS).

The primary job of the direct marketing representatives in these call centers is to encourage the senior to change their existing Medicare Supplement Plan, Part D, or MAPD over to a plan that offers “additional benefits.”

Unfortunately, the new plan may not cover all prescriptions or even have physicians in the plan's provider network. In some cases, the plans recommended were not available in the beneficiary's county or area. Most plans also have out-of-pocket exposure.

This has happened to some of our own clients.

And, we have then found it very difficult to assist them, because when these direct marketing centers make changes to plans, we are no longer the “agent of record” and cannot help!

The Centers for Medicare & Medicaid Services (CMS) has taken notice of these greedy sales tactics. But the agency's new regulations, which requires recording of every phone call about any of your plans, will likely not help and will very possibly cause *more harm*.

...See “New CMS regulations” on page 2



Welcome back!

*We hope this letter finds
you well!*

*The Annual Enrollment
Period (AEP) for your 2023
Medicare Part D
prescription coverage
or Medicare Advantage Plan
runs October 15th through
December 7, 2022.*

This requirement will put a nearly impossible burden on agents who are helping Medicare beneficiaries choose a suitable plan for their needs and will very likely NOT deter predatory direct marketing schemes.

Licensed and certified independent agents are NOT in the business of enrolling clients into plans which do not meet their needs, and which are not in the best interest of the client.

Petitions are now circulating, asking CMS to reverse this requirement for agents. But in the meantime, when these regulations come into effect on October 1, 2022, our job of serving you well becomes much more complicated, especially during the open enrollment period for MAPD and Part D drug plans.

We know this is going to be a very difficult adjustment and a frustrating change to our normal process, and we are sorry for the inconvenience. Unfortunately, due to this new government regulation, we have no choice.

And although we are not from the government, we ARE here to help. Thank you for your understanding and assistance as we navigate these new and more difficult times.

What does this mean for our senior clients?

When our clients call us, or we call them to discuss anything about a Part D (deductibles, prescription costs, payment methods, monthly premium, covered drugs, pharmacies, plan structure - *anything at all*) or MAPD, our phone calls *must be recorded by a third party.*

If you do not consent to be recorded, we will be required to end the call and we will not be able to help you. This is not what we want to do!

If you do consent, we will end our phone call with you, prepare for a recording, and you will receive a phone call from an automated third-party line that announces our name and multiple disclaimers before we can speak.

What do we need from you?

In order to protect your information and our continued service to you, we must make the following changes:

Your prescription forms should be sent to us via the electronic upload link, fax, mail or email.

All questions pertaining to your Part D or MAPD plans should be emailed or mailed to us, if possible.

We will not be able to take any prescriptions over the phone to review your plan options for 2023.

Because of the recording requirements, we will not be able to call and remind you to send in your paperwork this year.

We hope to make plan suggestions or ask questions about your prescriptions in writing via email, if possible.

All plan changes that you approve will be done electronically, unless you prefer to make an appointment to briefly stop by the office to sign a paper form.

Our preferred submission option is electronic. All emails can be sent to **jennifer@lawilliamsinsurance.com**.

Jennifer will respond with the link for the easy-peasy electronic upload of your prescription information.

Caps on insulin costs!

Under new regulations, in 2023 the cost of most insulin prescriptions will be capped at \$35 a month for patients on Medicare. The monthly cap is especially important for patients who need to buy multiple vials of insulin per month. Studies show that 14% of people using insulin in the U.S. face a “catastrophic” level of spending, sometimes up to 40% of their income. Medicare will have some flexibility on what types of insulin it covers.

We're healthy and active! We don't take any medications!



You should still have a prescription drug plan

The late enrollment penalty is an amount that's permanently added to your Medicare drug coverage (Part D) premium.

You may owe a late enrollment penalty if at any time after your Initial Enrollment Period is over, there's a period of 63 or more days in a row when you don't have Medicare drug coverage or other creditable prescription drug coverage.

You'll have to pay this penalty for as long as you have Medicare drug coverage.

The *cost* of the late enrollment penalty depends on how long you went without Part D or creditable prescription drug coverage.

Creditable Prescription Drug Coverage could include drug coverage from a current or former employer or union, Indian Health Service, the Department of Veterans Affairs, or individual health insurance coverage.

What information should I include on the list of medications I send or email back?

- The full, actual name of your medication. If it is a generic, give the generic's name. For instance, “Atorvastatin” is the generic for “Lipitor.”
- Dosage: How strong is it? Examples: 40mg, 40 ml.
- What form? Tablet, capsule, cream?
- How many do you get each time? Just give us the total!
- How *often* do you get this prescription filled?

What information should I NOT include on the list of medications I send back?

- Medical “supplies” such as syringes and COPD treatments which are covered by Medicare (not your prescription plan).
- Over the counter medications such as aspirin.
- Vitamins that are not prescription.

Medicare Advantage (it's not right for everyone!), Plans F Extra, G Extra, and G Inspire: did you know about their *extra* benefits?

Medicare supplement insurance plans are designed to cover the gap left from original Medicare, while Medicare Advantage plans offer all-in-one alternative coverage to original Medicare.

However, the network of doctors accepting Advantage plans may be smaller. There may be a co-pay, and there may be a delay finding a specialist who will take your plan. Most Medicare Advantage plans have a medical deductible and out-of-pocket exposure. Medicare supplements do not (with the exception of the high-deductible medical plans).

Advantage plans also do not provide coverage for travel out of the country.

Did you know you might have "extra" benefits with your Medicare supplement plan? If you have a Plan G Inspire, G Extra, Innovative G, F Extra, or Innovative F, you have some hearing and vision coverage.

Additionally, the Plan G Inspire includes the added perk of a AAA classic membership, with roadside assistance and safe mobility, as well as Over-the-Counter items offered through Health Solutions.

The Plan G Extra also offers the Over-the-Counter benefit. Plan G or Plan F with some carriers may also include the "Silver Sneakers" benefit.

To learn more go to www.silversneakers.com



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...an exciting year for us all!



← Leslie became a grandma! Son Kevin and his wife Jesika welcomed Parx on December 2, 2021.



← Collyns was born on October 6, 2021, and our dedicated Desiree was back on the job three weeks later, helping us with our 2022 Annual Enrollment Period.



↑ Staff and friends appreciation day at Redding Board and Brush

Jennifer married Erik Lindstrand on April 23, 2022→



← Jennifer's "little" brother Derek had surgery September 2021 at UCSF to remove an aggressive brain tumor. He is doing well, and she is keeping careful track of his insurance and provider bills.



← Michele is back! Leslie's twin is helping with phones, files, and keeping everything up to date.