

Amanda MacLachlan



Hello!!

I hope this finds you well, and enjoying the end of summer. The seasons are about to shift as Fall is around the corner.

As we all prepare for the changing leaves I am preparing for Annual Election Period (AEP: Oct 15 - Dec 7)!

There will be a lot of updates to review this year. Certainly more than the last few years. I feel it is very important that we connect to discuss. I am looking forward to visiting with you.

Please call me to get scheduled for our meeting.

Enthusiastically,
Amanda

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2023 Annual Election Period (AEP)

Starting October 1, 2022 I can discuss 2023 plan benefits. You can all expect your current plan to send an "Annual Notice of Change" before October 1 with all the updates. We can make plan changes beginning October 15th through December 7th. It is going to be a busy time, and I am looking forward to connecting with you to discuss your specific plan updates and needs.

I am not going to ask clients to complete the information form and return them to me this year. I might ask you to send that information to me prior to our scheduled review meeting, or we will review provider participation and drug costs together when we meet.

IGNORE   **THE**  **NOISE!!** 

Mailers, Commercials & Phone Calls, Oh My!!

Please be aware that calling a 1-800 "helpline" number can create headaches. Often people are changed into new plans without even knowing it is happening. Plus, why call a stranger? Please make note that even local Medicare Brokers are NOT allowed to call you unless you fill out and mail back a business reply card. If you are getting solicitation calls without your express written permission that person is violating Medicare rules.

Your mailboxes are probably already filling up. If you want to collect and gather all the Medicare marketing noise we can review it together. In all likelihood very little of it will be important. I do know it feels overwhelming to get inundated with Medicare marketing mail.

2022-2023 What to Expect for 2023 Updates? Across the entire Region:

*Medicare Advantage plans are expanding & improving their benefits across the board. I think people will be happy to see the improvements to dental, vision and OTC benefits.

What to Expect for 2023 Updates? *(continued)*

*A carrier expanding into the Rochester Market! Humana will be offering plans in the counties of Monroe, Genesee, and Livingston.

*Viable part B premium give-back plans! An actual "Get money back in your Social Security" option that won't significantly increase copays and deductibles or reduce dental/hearing/vision benefits!

*Expansion of the Insulin Savings programs to additional plans and a more extensive list of medications.

Helping my diabetic clients find affordable

*Improved coverage for shingles vaccination Shingrix.

Rochester & Finger Lakes

The Rochester market will be abuzz in 2023! Humana is expanding into the counties of Monroe, Genesee and Livingston. Humana will only be IN-NETWORK with UofR and Strong Memorial network so it won't be a fit for everyone. For clients who only utilize that network (no Rochester General, no Rochester Regional) this plan is worth discussing. Excellus is expanding their dental coverage and offering a PPO plan in Rochester for 2023! Everyone in Rochester should review their plan and compare the new plan offerings. I will help!



Syracuse/Utica Ithaca & CNY

Central New York plans are going to see improvements across the board. There will be a few viable part B premium give-back plan offerings for 2023. Everyone please plan on, at least, a phone review to discuss all the good updates for 2023.

Medicare Supplement Members

There is no question that some clients need and want the level of medical and hospital coverage a Medicare Supplement provides. I want to have a thoughtful conversation with my Medicare Supplement clients to make sure they continue to be the proper fit for you. We will also have to review your Part D prescription plan.

Scheduling

Please call me in September if you want to schedule a review of your 2023 coverage options. I anticipate a lot of phone calls so please give me at least a day to get back to you if we don't connect when you call. The days I will be in the Rochester area are listed below. The other days I will be in Syracuse (this includes Ithaca, Utica, Binghamton, Oswego and all the areas in CNY). If you can check your calendar and have a few options that will work for you in mind when you call to schedule that would be really helpful. I have to ask that those of you who are able to come to my Syracuse office (Liverpool) or Rochester (Homewood Suites, same as the last few years) to please plan to come in to the office. I know some of you have mobility or transportation limitations and I will accommodate, I promise.

ROCHESTER DATES:

Oct: 11, 12, 13, 19, 20, 21, 26, 27
Nov: 1, 2, 7, 8, 16, 17, 18
December to be
scheduled as necessary.

Over The Counter Covid Tests

Medicare will cover 8 at-home tests, per Medicare beneficiary, every month. You need to show your actual Medicare card

and you can get them from most pharmacies. Stock up now for the winter months and holiday season. ❤️

