

Amanda MacLachlan



Greetings!!

I am connecting to say hello, and hopefully clarify a few important Medicare topics. I know there is a lot of confusing marketing messages out there. Please don't worry or stress... just call me. I will help!

Eric, Ben and I are well. We are excited to travel a little, but are most excited to host my sister's wedding in our backyard this August!

I know the last few years have been challenging. Now we find ourselves ready to welcome spring flowers and warm, sunny days! I want to thank you for your continued trust in me to help you with your coverage decisions. I truly love my work because of you!!

All My Best,
Amanda

OUT OF OFFICE DATES for 2022

We have several exciting family events happening this summer! Please note I will be out of the office with limited access to voicemails and emails on the following dates:

- ✓ April 8-18
- ✓ July 6-18
- ✓ August 10-12

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Sunflower Photo: Keri White



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Part D "Coverage Gap" Update

Many Part D beneficiaries never reach the coverage gap "donut hole" stage of their prescription coverage, but if you experience an increased cost in your RX copays during the year you have likely hit the coverage gap. Some will hit the gap sooner because of the increased retail cost of some common medications. Average RX costs increased 5% from 2021 to 2022. So, what can we do??

- Consider lower cost generic medications IF your Doctor approves or ask your Doctor for samples.
- Join NYS EPIC (see below) and check with EPIC quarterly to confirm benefits
- Check with the drug Manufacturer for "Patient

Assistance Programs". Most drug manufacturers offer free medications to patients with income under ~\$60,000 (varies by company and household size).

Bottom Line: if you are having trouble with a medication cost please call me to see if there is anything we can do.

New York State EPIC NYS Pharmacy Assistance Program

is our state's Pharmacy Assistance Program, and is designed to help some Medicare beneficiaries with their Prescription costs. (If you already are a member then you are all set as you do not need to reapply yearly.)

Eligibility:

1. You must be a NY State resident.
2. Be age 65 or older.
3. Annual Income under \$75,000 if single, \$100,000 if Married. (no asset limit)

Benefits of EPIC:

1. All members have a "Special Election Period" to change your coverage during the year.. outside of the Fall "Annual Election Period".
2. Possible Premium Assistance. EPIC will pay up to \$42/mo for EPIC members with incomes under \$23,000 if single, \$29,000 if married.
3. Reduced RX copays. EPIC will reduce RX costs to \$3, \$7, \$15 or \$20 for members either immediately or after meeting your deductible. This is based on income.

You can also call EPIC at (800) 332-3742 if you'd like to request an application and check on your benefits. I also have applications and can help you determine if EPIC would help you.

Remember you can use Part D *OR* GoodRx, not both. If you rely on NYS EPIC to help with your RX costs then you may NOT want to use GoodRX as any amounts you pay using GoodRX do not count toward your Part D deductible or EPIC deductible. If you are using GoodRx, and want me to check if that is the best option for you please call me.



COVID 19 Updated Coverage Information:

Please note that Medicare and Medicare Advantage insurance carriers are updating their coverage guidelines as this is a fluid situation.

1. Covid Vaccinations: Covered IN FULL for all medicare beneficiaries
2. Hospitalizations: covered with Part A deductible or Medicare Advantage per day Hospital copay
3. Testing: (this one is trickier) Testing performed at:
 - A community testing site: covered in full
 - Doctors office: covered in full
 - Urgent Care: covered in full EXCEPT an Urgent care copay may be imposed for the office visit.
 - At a pharmacy: covered in full
4. Over-the-Counter Home test kits: Not currently covered. Hopefully in Spring 2022 coverage will expand to cover 8 over-the-counter testing kits for Medicare beneficiaries.

Do you WORDLE

One of my new favorite things is Wordle! It is brainteaser word game that is available without downloading an app. Simply google "Wordle" and you will see the link to the New York Times daily word game. You play against yourself, only one word per day, and I find that starting the day with Wordle really gets my brain going. I even have a few people with whom I share my daily results, and it is a fun way to keep in touch. Try it.

Some may remember Colonel Sherman Potter quoting this phrase coined by Benjamin Franklin to Private Klinger in an episode of

**M*A*S*H
4077th** "If you fail to plan, you are planning to fail."

Kimberly Slimbaugh, who leads the Social Security and Disability Planning team at MCV Law, offers to help people avoid this situation while helping them to "Get Their Life Back" after an injury or sickness shortens their working life. Ms. Slimbaugh also helps retired people who have or fear that one of their beneficiaries is or will become disabled. Of course, no one wants a well-intentioned bequest or gift to disqualify the person from SSI or another program essential to the person's long-term well-being.

MCV Law represents individuals and their families through the maze of Workers' Compensation, Social Security, and Personal Injury law. MCV Law offers pre- and post-disability planning services to those individuals and families who seek to maximize their awards, as well as other benefits including pension and retirement distributions.

During this process, we take the time to listen and work with other advisors to craft a plan with wills, health care proxies, medical directives, trusts, Power of Attorneys, and other legal documents relevant to your situation.

We start the process with a consultation that costs only \$299.00. The consultation typically takes a little over an hour. It may be conducted by phone, Zoom, or, our favorite, an in-person visit. At the end of the discussion, we outline the steps, documents, and costs necessary to put a plan in place. We credit one-half of the cost to future work should you decide to retain us.



Call Kimberly at (315) 471-1664 to arrange a consultation.