

Amanda MacLachlan



Happy Spring!!

We are on the brink of Spring flowers and more sunshine!

My family and I are well... Eric is loving his job in Special Ed, and Ben is enjoying High School, thankfully!

This mailer has particularly timely and important info. Please read this, and let me know if you have any questions. I'm here to help!

I hope you also know how committed I am to being a consistent resource to all my clients, and that I appreciate each of you allowing me to be a guide to your important Medicare coverage decisions.

Thank You!

Gratefully,
Amanda

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Spring 2023

Keep An Eye Out...



The COVID-19 Pandemic was challenging for everyone, but the emergency pandemic relief order did give health insurance cost relief to some people. If you started Medicare during the pandemic, you may have experienced this relief, especially if you were in a NYS Marketplace plan prior to Medicare eligibility.

With the expiry of the public health emergency declaration some of these reliefs will also expire. This might affect the additional programs (through the state/county) that have been helping with premiums, copays, deductibles, RX costs, particularly Medicaid. Don't panic!

This explanation, from Katie Couric Media, gives a succinct synopsis:

"The details: For the first time in three years, the federal government will require states to check eligibility for Medicaid, which offers some benefits that other health insurance programs like Medicare don't typically provide, such as nursing home care. Some states, like Florida and New Hampshire, will move faster than others, and people could lose coverage as soon as April.

Why's this happening? Up until this point, even those who were deemed ineligible were protected from losing coverage under the COVID public health emergency, which is expected to expire in May.

What to expect: Medicaid recipients will be required to fill out a form to verify their personal information, including address, income, and household size. But they'll need to act fast — within 30 days of the requested renewal."

This is not to scare anyone, but rather a simple FYI that if you receive notification from the state or your county asking you to recertify you should reach out to me, especially if you have a Dual Medicare/Medicaid plan. We Are ALWAYS Here To Help!!



Introducing...

Peyton is joining the "I'm With Amanda!" team to help me provide the very best service to all of you. She will be taking over some of Eric's responsibilities, and if you reach out to me you may get a call back from Peyton. She can be reached by phone at: **(315) 876-7917** or email at: **info@imwithamanda.com**. She is a good friend, incredibly competent, and I know you will enjoy any interaction you have with her. Here is more about Peyton:



"Hi! My name is Peyton Hargrove. I am originally from Dallas, Texas and moved here with my family 13 years ago. We now call beautiful Central New York home.

Although it's much colder and snowier than Texas, we think it's heaven on earth! We have met so many good people here, including Amanda, that I'm so happy have as a friend. I'm excited to be working with her now and looking forward to helping her wonderful clients!!

PART B PREMIUM GIVEBACK

Do you qualify for assistance with your monthly Part B Premium charge?

The Medicare Savings Program (MSP) is a program administered by your county. If eligible, your county will reimburse you for the \$164.90/mo Medicare B premium. The income guidelines have increased significantly for 2023!

If you think you qualify you can call me or your county's department of social services to ask for an application... it is easy to apply!

✓ Monthly Income maximum for an Individual: \$2,107

✓ Monthly Income maximum for Married Couple: \$2,839

If you think you qualify for MSP We Should Apply!

Diabetic Supply Advocacy

Haley Campbell is an advocate for my members with diabetes. She will help with confirming insurance coverage and prior authorization to get your diabetic supplies covered properly by your plan and shipped to your door. This includes supplies such as: testing supplies, continuous glucose monitors, insulin pumps/supplies, omnipods and other supplies. She has been a trusted resource for me over the last few years. If you have questions, call Haley!

Please note: she cannot help with Part D RX costs so please call me with those questions.

Haley Campbell
Account Executive, Medicare Advantage



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THE POWER OF MUSIC!!

My days are always better when I turn off the TV and turn ON the music! According to North Shore University System's "Healthy You" Blog, there are actual measured health benefits of listening to music on a regular basis:

- **It's heart healthy.** Research has shown that blood flows more easily when music is played. It can also reduce heart rate, lower blood pressure, decrease cortisol (stress hormone) levels and increase serotonin and endorphin levels in the blood.
- **It elevates mood.** Music can boost the brain's production of the hormone dopamine. This increased dopamine production helps relieve feelings of anxiety and depression. Music is processed directly by the amygdala, which is the part of the brain involved in mood and emotions.
- **It reduces stress.** Research has found that listening to music can relieve stress by triggering biochemical stress reducers.
- **It relieves symptoms of depression.** When you're feeling down in the dumps, music can help pick you up - much like exercise.
- **It stimulates memories.** There is no cure for Alzheimer's disease or Dementia but music therapy has been shown to relieve some of its symptoms. Music therapy can relax an agitated patient, improve the mood and open communication in patients.
- **It manages pain.** By reducing stress levels and providing a strong competing stimulus to the pain signals that enter the brain, music therapy can assist in pain management.

"One good thing about music. When it hits you, you feel no pain."

-Bob Marley