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SPECIAL NOTICE: Medicare Supplement Rates are going up! If you have seen an increase in your rate that dramatically affects your budget, let's explore your options AS SOON AS POSSIBLE!!!

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Keeping You Informed

News You Can Use ... from Hoxie Insurance Solutions

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Open Office Saturdays

Every Saturday in **October**, our office will be open for clients and clients-to-be. We want to set aside time to listen to your concerns and answer your questions without interruption, so call to schedule the time you want us set aside — just for you.

Are You Eligible for a Low Income Subsidy?

Don't be shy – every dollar helps! A low income subsidy may help with the payment of Medicare Part B premiums and/or prescription drugs. As of this writing, Texas is not expanding its Medicaid base, but if you have not attempted to qualify, leave no stone unturned! Let us know how we can help.

It's Here!

Finally, finally. Visit the new Hoxie Insurance Solutions website at www.hoxieis.com, and let us know what you think!

Why Now Is the Best Time to Buy Life Insurance

We know: no one wants to talk about life insurance. And it's called *life* insurance . . . not *death* insurance. There are 95 million

adult Americans without life insurance, according to LIMRA, an insurance industry research group. The fact is, the vast majority of Americans need life insurance and, sadly, most people either have none or not enough. If someone depends on you financially, you need life insurance. It's that simple. Let's talk about that.

It's Almost October

If you're moving like us, you went to bed last night and awoke to Valentine's Day . . . and here it is, mid-August! Now, take a deep breath . . . it's the Labor Day! And next week: October!

What is so daunting, is that in addition to the Medicare Annual Election Period that runs from October 15 through December 7, the Initial Enrollment Period for those under age 65 to enroll in health care plans effective January 1, will also begin in October. In other words, there will be no rest for the weary come October. ☺

For the disabled and over 65 folks, we are contracted with these companies that provide Medicare Advantage Plans, Medicare Supplements, Prescription Drug Plans and Group Retirement Plans:

Aetna/Coventry
Blue Cross/Blue Shield

Cigna/Health Springs/Bravo
Gerber
Humana
Mutual of Omaha
Physicians Mutual
Seniors Choice
United Health Care-
AARP-Care Improvement Plus
Seniors Choice
Universal American
Wellcare

For everyone else we are contracted with these companies that provide medical insurance plans:

Aetna
Blue Cross/Blue Shield
Cigna
Humana
United Health Care

Good News About the Affordable Care Act

If you are under age 65 and currently uninsured because you have been turned down because of a pre-existing condition, the good news is that for medical insurance with an effective date of January 1, 2014 will be guaranteed issue. You **cannot** be turned down because of a pre-existing condition. That, indeed, is good news.

Sleep Deprivation in Young Women ...

Sleeping for less than six hours a night was associated with higher levels of inflammation in women with heart disease,

elevating their risk of heart attack, according to a study in the Journal of Psychiatric Research. Researchers did not observe a link between sleep deprivation and heart attack risk in men.

"Inflammation is a well-known predictor of cardiovascular health. ... Now we have evidence that poor sleep appears to play a bigger role than we had previously thought in driving long-term increases in inflammation levels and may contribute to the negative consequences often associated with poor sleep." Aric Prather, an assistant professor of psychiatry at the University of California.

Source: United Press International

The High Cost of Health Care In the U.S.

The cost of hip replacement surgery in the U.S. is up to four times higher than what's paid in Switzerland or France, while charges for cesarean-section births were more than triple the cost of the same procedure in New Zealand or Britain, according to a Commonwealth Fund report. Meanwhile, colonoscopies alone contribute more than \$10 billion in annual costs. This report explores the drivers behind high costs in the U.S. using the colonoscopy example as a case study for understanding why 18% of U.S. gross domestic product goes to spending on health care.

Source: The New York Times

What's in a Name?

CMS has a new name for Medicare's explanation of benefits: Medicare Summary

Notice or MSN. This notice is mailed to a beneficiary who has Original Medicare or Original Medicare with a supplement plan. The MSN is mailed every three months showing if Medicare covered the service, the services received, the provider's charges, the payments by Medicare and the amount you may owe the provider. THIS IS NOT A BILL. Should a patient owe the provider money, the provider will send the patient a bill.

If you have a Medicare Advantage Plan you would receive an Explanation of Benefits (EOB) shortly after the services (not quarterly as with the MSN). Similar to the MSN, the EOB is not a bill but an explanation of what was charged and what was paid. Should you owe the provider money, the provider will send the patient a bill.

Source: National Association of Health Underwriters

CMS Enlists Beneficiaries in Medicare Anti-fraud Efforts

Hundreds of Medicare beneficiaries have reported fraudulent charges since they began receiving simpler summary statements that list who has used their identification numbers to bill Medicare. A provision in the Affordable Care Act allowing CMS officials to analyze data and stop payments has also contributed to the recovery of \$14.9 billion over the past four years, CMS officials say.

Source: USA Today

Why is reporting fraud, waste and abuse so important? Because . . . it affects the cost of health care for everyone!

Dental!

It used to be our suggestion was to save the money you would pay for a dental premium and use it toward the costs of your dental work. Until now.

Now available: dental insurance that has no annual nor lifetime maximum, is available at rates that are competitive with dental insurance policies that only pay out \$1500 or \$2000 per year. Insure an individual for about a dollar a day, or a family (mom, dad and all the kids!) for less than three dollars a day.

The Last Word

We recently met Cyndee Frey, RN, MS. Her goal is to provide and improve care of dementia patients through understanding the fine points of care of and communication with them. Ms. Frey is the only Certified Validation Group Practitioner in the Greater Houston Metropolitan Area. If you know of someone who has a loved one dealing with dementia or a similar condition, you may want to pass on her contact information. Her web address is www.dementiaremembers.com.

