

# NEWSLETTER

PAGE 1

- ▶ A NOTE ABOUT MEDICARE
- ▶ ON A PERSONAL NOTE
- ▶ IF YOU WERE BORN IN 1950-51
- ▶ LONG TERM CARE

PAGE 2

- ▶ DID YOU GET YOURS?
- ▶ AS TIME GOES BY
- ▶ UPCOMING EVENTS
- ▶ NAPTIME!
- ▶ REVERSE MORTGAGES



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*A large print version of this newsletter is available via email or U.S. mail upon request.  
 Just email or call!*

## PRACTICAL TOOLS TO DEAL WITH LIFE EVENTS

**A Note About Medicare:** Beginning July 1, Andrea started her series of annual certifications to market Medicare products. Certification starts with course overviews offered by *independent* organizations. Andrea uses AHIP — America’s Health Insurance Plans, a national political advocacy and trade association of about 1,300 companies. AHIP is also a good source of industry related information throughout the year. Each company that offers Medicare-related products has required courses that must be taken, followed by proficiency exams for which the passing score is either 85% or 90%. Because of the number of companies with which Andrea contracts, it takes about two “work” weeks. The investment of time also her to take care of her clients needs, regardless of what company is suitable.

## If You Were Born in 1950-1951 . . .

This is your time. You will be swamped with mail from all kinds of companies, wooing and pursuing your Medicare business. Do not get caught up in the marketing messes; they are designed to get you enrolled in their plan. Remember: they do not know your story, what medical challenges you have, what financial challenges you have, what you can or cannot afford, what doctors you want to keep and what plans your doctors accept. As an independent agency, we have

access to information about every company with which we contract. A partial list is included in this newsletter. And when it comes to information about choosing a Medicare plan, we use booklets published by CMS — the Center for Medicare & Medicaid Services — the government agency within the US Department of Health & Human Services responsible for administration of several key federal health care programs. CMS publications provide clear, concise, un-

## On a Personal Note

Most people with whom I am acquainted know my love for music. Because of the upsets of which I wrote in the Spring newsletter, I had to forego performances with The Houston Ebony Opera Guild in December, and again in March and just last month. Just this week (first week of July) I received news of the return of Christopher Harris, who has been away from Houston for several years, first working on a master’s degree in composition and then a doctorate degree. He is returning to Houston later this month and resurrecting The Houston Master Singers, a group that sings his original works (which are amazing!) among other compositions. I am looking forward to his return, and to making wonderful music with folks who enjoy doing just that. If interested in choral music, contact me for details about the concert.



Usually when one thinks of long term care, one thinks it is just for “seniors.” Not so! The need for long term care has no age limit! An accident or illness in early adulthood can require help with activities of daily living over long periods of time. This writer once needed long term care for 18 months — at the age of 42! (Okay, that’s not so young, but still . . .) Access to long term care coverage has changed over the years. It can be standalone coverage or part of a life insurance policy. Better to think of it now than later. The good news is that the younger one is when acquired, the less expensive it is. Now is always a good time to talk about Long Term Care coverage.

## Did You Get Yours?

Now is a good time to request a family health portrait or family tree graphic today. Either of these will help you plot the medical history of your family and give health care providers an indicator of what could go wrong. This is a proactive means of taking better care now! Contact:

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## Upcoming Events...

11 July — Andrea's pre-recorded interview with J. J. Williams of KWWJ (AM 1360) Radio will air at 12:30 p.m.

18 July — KWWJ AM Radio's Gospel Explosion. Visit our booth! Greater Grace Church, 10800 Scott, Houston, Texas.

16 August — Bethany Baptist Church's Health Fair at 2:00 p.m. 7304 Homestead, Houston, Texas.

## Reverse Mortgages...

Many seniors are considering reverse mortgages for various reasons — to purchase long term care, travel, pay off existing mortgage, home repair/remodeling, helping family members, or general living expenses. For whatever reason, get unbiased information about the benefits and effects of a reverse mortgage. Request an electronic copy of the 2015 FHA Guide to Reverse Mortgages.



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## As Time Goes By . . .

If you're like me, you went to bed last night and it was Good Friday (or Valentine's Day!). And as I write this on 4 July 2015, the next thing I know it will be Labor Day. Where does the time go???? It seems the older I get, the swifter the days fly by. So, I'm reminding you now: With the Fall comes the Annual Enrollment Period for health care, whether you're over or under 65. Plan on taking a moment to review your health insurance coverage. It could be that your plan will most likely serve your needs next year, and there will be no need for a change. But it also could be that your needs will not be met if you keep the same plan next year. Here are some things to consider:

- Look out for notices from your doctor that your plan will not be accepted after a certain date. Sometimes doctors stop taking certain insurance plans, and sometimes insurance companies remove doctors from their networks.
- Have there been any changes in the prescription drugs you take? Are the copays manageable?
- Were your copays for doctors and hospitals manageable this year?
- Was it easy to get an appointment, or was the wait too long?
- Do you need additional benefits that are not normally covered by Medicare? Some companies often provide additional benefits — like dental, transportation, drug-store items, fitness memberships, discounts on books or alternative medicine.
- Look at your Annual Notice of Change, which should arrive sometime in September or early October. The "ANOC" will detail the parts of your health care plan that will be different — like increased or decreased copays, for example.

Schedule a time for us to review your coverage. This can be done with a phone call if that is preferable. If you need a worksheet to help with your plan review, make the request via e-mail or telephone.

## Naptime!!!

Taking a nap while on the job might help workers be more productive, new research suggests. A University of Michigan study found power naps or extended breaks during the day could ease frustration, help offset impulsive behavior and increase workplace safety. "Our results suggest that napping may be a beneficial intervention for individuals who may be required to remain awake for long periods of time by enhancing the ability to persevere through difficult or frustrating tasks," study author Jennifer Goldschmied, a doctoral student in the department of psychology, said in a university news release.

A growing number of people do not get a full night's sleep, which can take a toll on their energy level, attention span and memory, the researchers noted. To examine how a short nap affected people's emotions, the team gave 40 people between the ages of 18 and 50 a consistent sleep schedule. For three nights, the volunteers followed this schedule before performing various tests on computers and answering questions about sleepiness, mood and impulsivity. The researchers then randomly assigned an hour-long nap to some participants. The rest had to watch a nature video, and were not allowed to doze off. Participants were then re-tested.

Those who napped were more patient, spending more time trying to solve a problem than those who did not get an hour of rest. Those who napped also felt less impulsive, the study published online June 29 in the journal *Personality and Individual Differences* found. The researchers said their findings support previous studies, which have found that sleep deprivation makes it harder for people to control negative emotional responses.

— *Health Day: News for Healthier Living*