

Senior Health Benefits

News & Updates from American HealthCare Group, LLC



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Visit us online to learn more about: American-HealthCare.net

Happy Winter!

Welcome to our Healthcare Update for Senior Health Benefits Newsletter. We will send these periodically throughout the year to provide information and insight into the healthcare marketplace in Western Pennsylvania.

We are independent insurance brokers licensed in Pennsylvania. Over the years we have worked with hundreds of clients to help them choose the right insurance plan to maximize savings.

That is the point of any health insurance; it is coverage against loss by illness or bodily injury. Healthcare, on the other hand, is the treatment of illness or injuries.

We work with the following insurance plans:

- Gateway Health Plan
- Health America/Aetna
 - > Advantra
 - > Medigap Plans
- Highmark Blue Cross Blue Shield
 - > Freedom Blue
 - > Security Blue
 - > Community Blue
- United Health Care
 - > Medicare Advantage plans
 - > AARP Medigap Plans
- UPMC Health Plan
 - > UPMC for Life
 - > UPMC for Life SNP plans

Open Enrollment is Over. Now What?

Most people on Medicare Advantage plans are locked in to their insurance plans for the duration of the year. Open Enrollment is October 15 – December 7 each year.

However, certain situations may arise that will provide a Special Enrollment Period.

Additionally, seniors who are eligible for certain programs or have certain chronic health conditions have a Special Enrollment Period.

If you're happy with your current plan, there is no reason to change; however, if you'd like to look at alternatives, let us know.

Open Enrollment, cont'd on next page...





You're invited!

Seniors aged 65+ get admission at no cost to our 2 day Farm to Table conference on March 18 & 19, 2016 at the David L. Lawrence Convention Center in Downtown Pittsburgh. 10am-5pm both days.

Open Enrollment, cont'd...

Examples of Special Enrollment Periods

1. **Medicare Savings Program:** This program is offered to individuals whose monthly income is less than \$1,334 and married couples whose monthly income is less than \$1,792.

Your total savings cannot exceed \$8,180 for individuals and \$10,930 for married couples. The state Department of Human Services pays your Part B premium.

2. **Pace/Pacenet:** This program assists Pennsylvania residents who are aged 65 and older with prescription costs.

It is funded by the PA lottery. There is no savings limit. Individuals with monthly incomes less than \$1,958 and married couples with monthly incomes less than \$2,625 are eligible.

We have applications for Pace/Pacenet. Let us know if you'd like one mailed to you!

3. **Extra Help/Low Income Subsidy for Part D:** This is another prescription assistance

program that is offered through Medicare. The monthly income limits for this program are \$1,471 for individuals and \$1,991 for married couples. Your total savings cannot exceed \$13,640 for individuals and \$27,250 for married couples.

4. **Special Needs Plans Eligibility:** Some local insurance companies offer plans for people who have diabetes, cardiovascular disease and severe mental health conditions. Additionally, there are plans for people who are admitted to a nursing home.
5. **Dual Eligible:** Individuals who are on Medicare and Medical Assistance (Medicaid) are able to change plans at any time.
6. **Moving Out of a Plan's Service Area:** If you move, you have a Special Enrollment Period that lasts for 60 days.

If you have any questions, please contact Erin Hart, (412) 563-7807, or Liz Kanche, (412) 563-7854.

Health Insurance Glossary

Premium: monthly cost of policy

Copay: flat amount charged for health care service

Coinsurance: percentage charged for health care service

Deductible: initial payment due to health care provider before insurance pays

Out of pocket max: the most the member pays out of pocket; does not include premium

Network: the healthcare providers that have contracted with the insurance company

PPO: Preferred Provider Organization; a product that has an out-of-network benefit

HMO: Health Maintenance Organization; a product that does not have an out-of-network benefit

Emergency Coverage: most plans allow for emergency coverage notwithstanding network