



MEDICARE NEWSLETTER SPRING 2023



Spring is here!

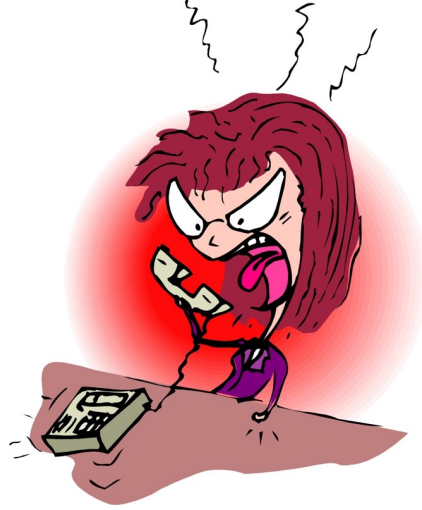
Greetings! We want to check in with you. Many of you made plan changes during the Annual Enrollment Period of 2022, or if you remained with your current plan, there may have been plan changes for 2023.

So, we ask...

HOW ARE YOU DOING WITH YOUR CURRENT PLAN?

If you need assistance from us for anything at all, or if you have questions and need some answers, we are more than happy to help!

We are so grateful for the wonderful people we have the honor to serve with their Medicare and other health insurance needs. Because you deserve a wonderful healthcare experience, we are deeply committed to continuing to be your advocate with all things Medicare as well as other non-Medicare health care needs.



Tired Of Those Frustrating Solicitation Phone Calls???

Register your phone number with the National Do Not Call Registry

PER CONSUMER.FTC.GOV:

The National Do Not Call Registry was created to stop unwanted sales calls. It's free to register your home and/or cell phone number. This may not get rid of all the unwanted phone calls, but it should reduce the number you receive. It's fast and easy, so why not take this important step!

To add your phone numbers to the National Do Not Call Registry, you have two options:

1. Go online to DoNotCall.gov. If you register your number at DoNotCall.gov, you'll get an email with a link you need to click on within 72 hours to complete your registration.
2. Call 1-888-382-1222 (TTY:1-866-290-4236)

Your phone number should show up on the Registry the next day, but it can take up to 31 days for sales calls to stop. You can verify your number is on the Registry at DoNotCall.gov or by calling 1-888-382-1222 from the number you want to verify. If you received an unwanted call after your number was on the National Registry for 31 days, you can report it to the Federal Trade Commission (FTC). Your registration will never expire. The FTC will only remove your number from the Registry if it's disconnected and reassigned, or if you ask to remove it.

Spring-Time Funnies Don't read if easily offended!



'OLD' IS WHEN...

You don't care where your spouse goes, just as long as you don't have to go along.

You are cautioned to slow down by the doctor instead of by the police.

You're not sure if these are facts or jokes.



"I could be a healthy person if you'd stop finding things wrong with me!"

I asked my corner gas station attendant why they started charging for air. He said it was inflation.



SPECIAL ELECTION PERIODS HOW DO THEY WORK?



Special Election Periods (SEP), can provide the opportunity to sign up, change, or drop your Medicare Advantage or Part D coverage – depending on the situation. SEPs are triggered by specific events. There are 28 SEPs.

Here are a few of the more common Special Election Periods you should know about:

1. Loss of Employer Coverage

- If you're on Medicare and lose your employer group, union, retiree or COBRA coverage
- Can sign up for a Medicare Advantage or Part D plan
- Can choose an effective date up to 3 months in advance, and up to 2 months after your coverage ends

2. Change in Residence

- If you move out of your plan's current service area (county or state), or you move into a new service area with new plan options
- Begins the month before the move, and ends 2 months afterwards
- NOTE: If you move out of your Medicare Advantage plan's service area, you may also qualify for a Guarantee Issue for a Medicare Supplement

3. Dual/Extra Help Eligible

- If you qualify for Medicaid or the Part D Extra Help program
- Have a continuous enrollment period for the first 3 quarters of the year (Jan-Mar, Apr-Jun, Jul-Sep)
- Can be utilized once per quarter
- Can sign up, change plan, or leave your Medicare Advantage plan to go to a stand-alone Part D plan

4. Weather Related Emergency

- If you were affected by a natural disaster or other emergency declared by Federal, State or Local Government Entity
- Must have another valid election period that coincided with the disaster period and was not utilized



Peterman Advisory
Independent Health & Life Insurance Agent
www.petermanadvisory.com

Troy Peterman
Licensed Agent
troy@petermanadvisory.com

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Call or Text 941.302.8879



Peterman Advisory
Independent Health Insurance Agent
www.petermanadvisory.com

Joanne Peterman
Licensed Agent, RN
Joanne@petermanadvisory.com

Medicare Advantage Plans
Medicare Supplement & Part D Plans
Call or Text 941.302.8824

*Not affiliated with the government or the Federal Medicare program. This is a solicitation for insurance.

*We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

We represent plans that have a 3-Star Rating and above.