

It's hard to believe summer has come to an end and we're preparing once again for Medicare's fall enrollment period (AEP). And yes, you are receiving this earlier than prior years because we need your help in improving our drug plan analysis process again.

NEW this year we will be utilizing **Medicare's Blue Button 2.0** for all drug plan analysis. This is a new Medicare service that makes it easy for you to share your current prescriptions with us. It's safe, secure and you control who you share your information with. This allows us to run your analysis ahead of your appointment, saving us all time on the phone when we enroll you. **Refer to Page 3** of this newsletter for detailed information and the steps you will follow to setup this new Blue Button feature from Medicare.

Our goal is to have everyone connected with Blue Button by October 1st. If possible, we request you complete Steps 1-4 on Page 3 **by 9/17/2021!**

Blue button setup requires you to have a myMedicare.gov account. If you don't have an account setup, make sure you go to www.myMedicare.gov and create an account with a username and password. We have a short video on our site that shows you how to setup your account. Go to www.medicarehbs.com and click on 2022 AEP tab.

We will still be using (like last year) a screen share process and electronic enrollments to make any changes to your Medicare Plan for 2022. We will contact you to schedule an appointment after your Blue Button process and drug analysis have been completed. **Appointments will begin October 15th.**

PLEASE NOTE: If this is all too overwhelming to you, don't worry we will help you! Please go ahead and complete the enclosed sheet or go to our website www.medicarehbs.com (2022 AEP tab) by 9/17/2021. Mark the box "I have NOT reviewed and updated my prescriptions". We will contact you and work through the process together.

NOTE: If we do not receive a completed worksheet from you, we will assume you do not want an analysis done this year. Or you can call us letting us know you are happy with your plan and want to stay on it.



2022 Annual Enrollment Period

October 15—December 7

Only time to make changes to your Part D drug Plan (your new plan begins January 1, 2022)

Only eligible enrollment period if you want to move from your Medicare Supplement plan to a Medicare Advantage plan (plans you see on TV) - **see more on next page**

NOTE: This does NOT apply to changing from one Medicare Supplement plan to another; they can be changed anytime of year based on health underwriting questions.

What are the Medicare Plans Joe Namath Advertises on TV?

He is talking about Part C Advantage plans; not Medicare Supplements. Should you switch? Well it depends on your unique situation. MOST IMPORTANT is to understand when you call the number on the screen you are talking to a sales agent at a national call center. **PLEASE call us first!** We represent all the plans and will give you a thorough analysis, making sure your doctors and medications are covered by the plan you are considering. A 2020 survey by Consumer Assessment of Healthcare Providers and Systems (CAHPS) found the top 3 complaints from people that enrolled through a national call center were:

- Person did not consent to be enrolled in the plan; wanted information only
- Were misled about which doctors were in-network (not their docs)
- Wanted a different plan type; not the one they were put into

Many plans offer ancillary benefits such as Dental, Hearing and Vision.
So stay local, let us help you!

Making Sure Your Ambulance Bill Will Be Paid

According to Centers for Medicare and Medicaid “You can get emergency ambulance transportation when you’ve had a sudden medical emergency, and your **health is in serious danger because you can’t be safely transported by other means, like by car or taxi.**” If you could go in a car but don’t have anyone to drive you, and you call an ambulance, Medicare most likely will deny your claim. Examples of when they do pay:



- You’re in shock, unconscious, or bleeding heavily
- You need skilled medical treatment during transportation

THINGS YOU SHOULD KNOW

Diabetics - be aware Medicare will pay for two of your quarterly A1C blood tests (free); you pay for the other two

Insurance cards - be on the look for your new cards within three weeks of enrollment. Don’t receive it, call us!

Medicare Advantage clients - if you change your PCP (Primary Care Physician) be sure to call and notify Member Services at the number listed on your insurance card

Open Enrollment Period (OEP) is Jan 1—March 31st
CURRENT Medicare Advantage clients You must contact us during that time if you’d like to make a change. OEP is NOT used to move a drug plan in the new year.

2022 Part D Drug Plan changes . . .

Deductible: \$480 per year

Initial Coverage limit: \$4,430

(When you fall into the donut hole. This is the total retail cost of your medications, NOT your drug co-pays.)

Coverage Gap or Donut Hole:

\$4,430—\$7,050
(your out of pocket costs)

You pay 25% of retail cost

Catastrophic Coverage

(after the donut hole up to year end)

Generics \$3.95/Brand \$9.85 or
5% of the cost of the drug

Watch for your Annual Notice of Change (ANOC) for your Part D Drug Plan or Advantage Plan

You should receive by Sept 30th. May come by mail, email or a postcard.

Make sure to look over this document carefully.

NOTICE: If you have a **WellCare** drug plan make sure you read your ANOC. They are consolidating several of their plans. This could result in higher costs. Especially if you have the **Medicare Select plan**. They will be moving you to their more **EXPENSIVE** plan. It is **very important** for us to run your analysis for 2022 so you do not get stuck in the wrong plan.

Medicare Blue Button 2.0 Setup

DO THESE STEPS FIRST—Complete steps 1-4 in this section by 9/17/2021:

Step 1: Setup a myMedicare.gov account or login and confirm your username and password

Step 2: Review your medications in your myMedicare.gov account

Step 3: IMPORTANT—Make any necessary updates to your current prescriptions. Add medications not listed, delete those you are no longer taking. **Complete this step before submitting your Personal Information sheet.** (If you need assistance in completing this step mark the box “I have NOT reviewed and updated my prescriptions” on you Personal Information Sheet)

NOTE: If you're okay on a computer but not sure how to complete the myMedicare steps—we have **How To Videos** available on our site (www.medicarehbs.com / 2022 AEP tab). **How To Setup a myMedicare.gov Account**, **How To View and Update Your Medications on myMedicare.gov** and **How To Use the YouTube Video Player**

Step 4: Go online www.medicarehbs.com (2022 AEP tab) to complete (or mail us) the enclosed Personal Information Sheet **by 9/17/2021**

SECOND STEPS —After we receive your Personal Information sheet you will receive an email (within a day or two) to authorize connection to your myMedicare.gov account to share your prescriptions with us. **This email does NOT come directly from us.** You'll see the name Connecture, Inc which is the authorized secure platform we are using.

****This email will look like SPAM—Check your Junk or Spam folder—you may have to move to your Inbox****

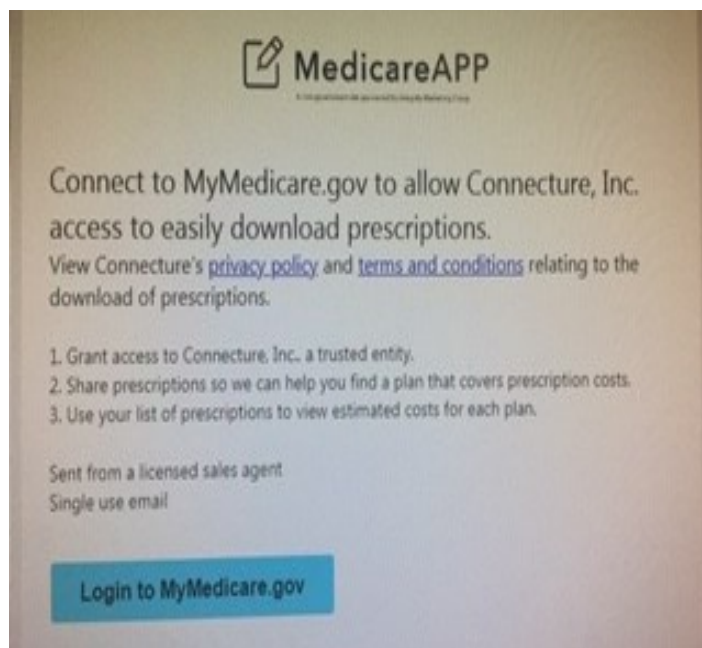
From: Do.Not.Reply@drx.com

Subject: Connect to MyMedicare.gov to share your prescriptions (from a licensed sales agent)

Once you have opened the email:

- Click on the [Login to MyMedicare.gov button](#)
- This will take you to the login screen—enter your myMedicare.gov username and password
- Choose Privacy Options (defaults to Share all of your data); **Click Allow**
- You'll see a confirmation page listing your prescriptions. **PLEASE confirm the list is accurate. This is the list we will be using for your analysis**
- You're done!

Do NOT REPLY to this email—we will not receive it



We'll take it from there. Your prescriptions will come to us in a secure platform that we will use to run your drug analysis.

- If it's determined you should stay on the same plan for 2022, we'll call to let you know you are a STAY.
- If we think you may want to make a change, we'll call to schedule an appointment for a screen share to review your results and complete an enrollment into a new plan (if that's what you decide to do).

HealthCare Benefit Services Inc.
6638 W. Ottawa Avenue Ste. 120
Littleton, CO 80128

Important date sensitive
2022 Medicare information
Respond by **9/17/2021**

Tom, Tammy, Torrie, Diane, Penny, Jenell and Judy all look forward to working with you again during AEP

Annual Enrollment Period (AEP)
October 15—December 7

Open Enrollment Period (OEP)
January 1—March 31
(You **MUST** be on an Advantage Plan)

