

## Time to Review Your Medicare Coverage

BY CYDNI KLAUSS, HEALTHY, WEALTHY & WISE

Each year, Medicare's annual election period (AEP) is from October 15 to December 7. AEP is a great time to review and compare your Medicare Advantage and Prescription Drug Plans because the insurance companies can make changes and so can you. Additionally, if you are not participating in a Medicare Advantage or Prescription Drug plan, you may add one during AEP.

Changes made during AEP will become effective January 1 of the upcoming year. Each year, insurance carriers typically make changes to their plans, so benefits and services may be covered differently. There may be changes to premiums, deductibles, copays, provider networks, and drug coverage – and some carriers may offer new plans. There may also be changes to additional benefits offered that are beyond Original Medicare. To see the changes for your current plan, it is helpful to review the Annual Notice of Change (ANOC) that is sent from your insurance carrier each year by October 1.

Additionally, Medicare Advantage plan members, have the opportunity to change plans during January, February or March with an effective date of the first of the following month. If you decide to wait until the first quarter of 2022 (OEP) to review and change your Medicare Advantage plan, please remember that amounts spent toward your maximum out of pocket limit may not move to your new plan

Given the fact that the plans and/or your health may change each year, I think it's

worthwhile to review your options. Even if your plan is working well for you, you may find a plan that is better suited to your health needs, and it may even reduce your overall medical expenses.

**As COVID continues to impact or lives, please keep the following in mind:**

- Many Advantage plans have been covering some COVID expenses at no cost to the member.
- Agents have changed the way they interact with clients. I regularly meet with clients via Zoom meetings or over the phone. My office is set up to accommodate social distancing so clients can feel safe if we meet in person.
- It seems that difficult times bring out those trying to take advantage of us so please be cautious when dealing with an agent you don't know and may never meet. If it sounds too good to be true, it may be. Feel free to reach out for a second opinion if you are unsure of the person you are dealing with or the product they are offering. I am local, I know the market, my service is free, and I would be happy to help anyone with Medicare questions.
- As always, my goal is to help you stay healthy, wealthy, & wise, so please give me a call to schedule a time to review your Medicare plan options. Stay safe and I look forward to hearing from you!



**Cydni Klauss** is the owner of Healthy, Wealthy & Wise. Her agency is located in Tigard. You can reach Cydni at 503-704-0926 or [cydni@SelectWisely.net](mailto:cydni@SelectWisely.net).

## Get answers to your Medicare questions!

**Date:** Every Thursday, October 21 – November 11

**Time:** 10:00am –2:00pm

**Location:** Healthy, Wealthy & Wise Office

**Address:** 7110 SW Fir Loop #170, Tigard, OR 97223

- What's Covered by Original Medicare?
- What's the Difference Between Medicare Advantage & Medi-Gap?
- What are the timeframes for enrolling?
  - When can I change my plan?
- What plans pay for my Part B premium?
- What plans participate in the Insulin Senior Savings Program?



Call **TODAY** to schedule a personal consultation!

**Cydni Klauss 503-704-0926**

We will be following COVID-19 protocols at our office. For accommodation of persons with special needs, call (503) 704-0296, TTY 711.



Cydni Klauss

## Are you sure your health insurance plan is the right one for you?



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near I-5 and Highway 217

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*Health insurance plans can be confusing. We get that, and that's why we are here to help. Healthy, Wealthy, and Wise wants to help you understand your options and find the best fit for your life.*