



2023

The Secure Choice

A Newsletter Published by Secure Choices Insurance Services
"Honesty & Service is Our Best Policy"

WWW.SECURECHOICESINSURANCE.COM

904.242.8893

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February is Cancer Prevention and also American Heart month so please get your screenings done. We offer a Supplemental policy that pays for both and makes your Medicare Advantage plan very comprehensive, call us to learn more.



***Thank You So Much for all the Referrals You have Given Us!
You Make us Successful***

OPEN ENROLLMENT PERIOD

The first three months of each year are known as, "Open Enrollment Period". If you have a friend whose Medicare Advantage Plan gives them less than what your plan gives you, Secure Choices can help them get into a better plan. Refer your friend to Secure Choice so they can have peace of mind knowing they are in knowledgeable, caring hands.

Secure Choices agents enrolls their clients in the best plan for each client's situation. You get the advantage of us researching your plan every year to ensure you will always have the best plan for your individual needs.

TAX TIME IS ALMOST HERE!

Let's Lower Taxes and earn Higher Interest

Tax Deferred Fixed Annuities

Interest Rate Compounds over 5%

Safety, No Market Risk, No Probate

Protected from most Creditors



SECURE CHOICES NEWEST AGENT

Secure Choices would like to introduce our newest agent, Robert Sonney. Robert has a Bachelor's Degree in Healthcare Administration. Robert's work history in healthcare included OB Technician, CAN, Assistant Executive Director, Medical Sales Rep and Medicare Specialist. Robert serves the community as PTSA President at Alfred DuPont Middle School. In his spare time Robert enjoys fishing, the beach and traveling.

2023 MEDICARE CHANGES

- Part A Hospital Deductible 1st-60th day \$1600.00
- Part A Hospital 61st-90th day \$400.00 per day
- Part A Hospital 91st-150th day \$800.00 per day
- Skilled Nursing 1st-20th day you pay nothing
- Skilled Nursing 21st-100th day \$200.00 per day
- Part B Premium \$164.90
- Part B Doctors (in or out of the hospital) – Annual Deductible \$226.00 – Medicare pays 80% of Approved
- You pay 20% of Approved. If Doctor does not take assignment, you also pay Excess Charges, capped at 15%

2023 PART D PRESCRIPTION DRUG PLAN CHANGES

CMS has released the following 2023 parameters for the defined standard Medicare Part D prescription drug benefit:

- *Deductible:* \$505
- *Initial coverage limit:* \$4,660
- *Out-of-pocket threshold:* \$7,400
- *Minimum cost-sharing under the catastrophic coverage portion of the benefit:* \$4.15 for generic/preferred multi-source drugs and \$10.35 for all other drugs with a maximum of 5%.

BIG CHANGES FOR AARP MEDICARE ADVANTAGE HMO/POS

Starting January 1st, 2023 the first ever HMO I have represented will NO longer require Referrals from your primary care doctor to see Specialists. You will need to educate your doctors concerning this change.

ONLINE ACCOUNTS USERNAME AND PASSWORD

We would advise everyone to create their individual account on their personal insurance website or download the app on your phone. You can look at claims, search for providers, look at your benefits and get phone numbers for your needs. You can also set your account up to send you notifications concerning changes, claims and benefits.

SHINGLES VACCINATIONS

New for 2023! The shingles vaccines will be covered at 100%. You can go to your local pharmacy to get the shots.

ADVANTAGE PLAN REWARDS

Many advantage plans have reward programs for doing things that improve your health. Check your plan to see a complete list. Here are samples:

- Seeing your doctor within the first 90 days of getting your plan
- Annual Flu Shot
- Covid Boosters
- Mammogram for women and PSA blood tests for men
- Colonoscopy

UNITED HEALTH CARE MEDICARE ADVANTAGE PLANS ONLY

United Health Care is replacing the old OTC/Healthy Meals cards with a new card called UCard. Special Needs Plans and all Medicare Advantage plan members will be receiving this new card this month. It has come to our attention that some of the UCards are having an issue with the barcode. Anyone that received one of these cards will be receiving a new card in the mail.

CLAIM SPECIALIST TO START AT SECURE CHOICES

This month we will be bringing in a Claims Specialist for at least one day a week to assist our clients with their claim issues. This person will only be available on a certain day of the week, and that will be the day that any claims will be worked on. We are designating this person so that they can give your claims their undivided attention. You can still submit your claims any time and call us whenever you have a question or concern.

[hover on link and push control and click link](#)

[GET IN TOUCH WITH NATURE AGAIN](#)

The Senior Pass allows free access and discounts at National Parks and other federal recreation sites at age 62. The official name of the Senior Pass is America the Beautiful—the National Parks and Federal Recreational Lands Pass.

<https://usparkpass.com/senior-military-access-or-other-passes/>

Florida residents age 65 or older only need a Florida Driver License or Identification Card to prove residency and age. They are not required to purchase the following recreational licenses and permits: Saltwater fishing, freshwater fishing and hunting licenses.

<https://myfwc.com/license/recreational/faqs/#:~:text=Florida%20residents%20age%2065%20or,freshwater%20fishing%20and%20hunting%20licenses>



Helpful Information

Medicare	1-800-633-4227	www.medicare.gov
Social Security	1-800-772-1213	www.ssa.gov
Medicaid	1-866-762-2237	www.myflorida.com/accessflorida
Patient Assistance Program		www.rxassist.org

This newsletter is circulated via email and provided by: Licensed Insurance Agents Secure Choice Insurance Services **The BEST** benefits for the **LOWEST** cost

If you have time, please go to Google Review for Secure Choices Insurance company "Secure Choices Insurance"

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Please email kbansell@comcast.net if you want to:

- Opt out of this mailing,
- Send us your insurance joke,
- Schedule a free seminar,
- Ask a question,
- Make an appointment

