

# Preparing Your Clients for Medicare in 2020

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# Agenda

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- Journey through the Medicare Annual Enrollment Period process with dates, opportunities, and potential pitfalls
  - Reviewing Current Coverage
  - Changes in Medicare Advantage, Medicare Supplements and Part D Plans
  - Changes to The Medicare.gov Website
  - Healthcare Industry Trends That Impact Medicare Beneficiaries
  - Reminders for Veterans
  - Key Dates

# Analyze Current Coverage

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What Should Your Coverage Include?

Start, Stop and Continue

- Costs
- Networks
- Medical Benefits
- Non-Medical Benefits
- Government Provided Benefits

# Medicare Advantage Plan Changes

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- New Plans Entering The Market
- Expansion Into Rural Areas and New Markets
- New Non-Medical Benefits
- Telemedicine
- Mergers and Acquisitions

# Prescription Drug Plans

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- 2020 Premiums, Co-Pays and Deductibles
- The “Closing” of the Coverage Gap
- PDP Reminders

# Enrollment into Part C and D

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- Annual Enrollment Period (AEP)
- Open Enrollment Period (OEP)
- Special Election Periods (SEP)

# Medicare Supplements in 2020

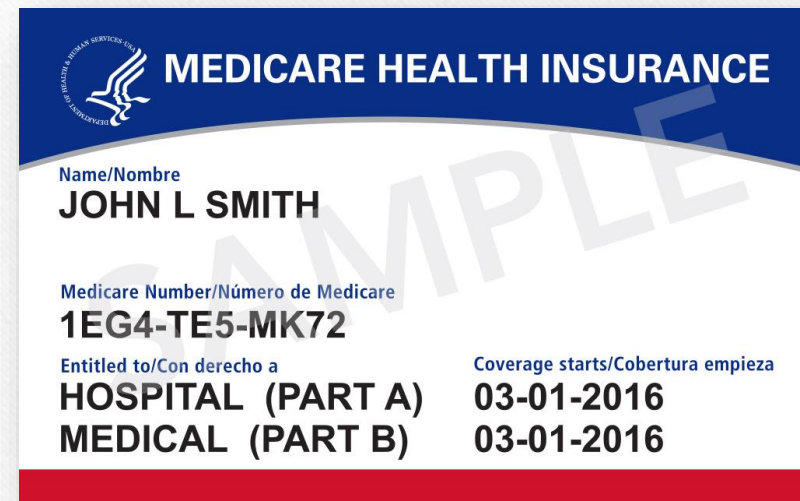
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- MACRA Reminders
- The Future of F and C
- Options for New to Medicare Beneficiaries

# New Medicare Cards

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- April 2018 - April 2019 Introduction
- December 31, 2019 Deadline





# Healthcare Industry Trends

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- Mergers and Acquisitions
- Rural Nursing Home Closures
- Value Based Insurance Design (VBID)
- Medicare in the Media Equals Misinformation
- Potential Consumer Changes
  - Income, Health, Medications, Family Status, Work Status and Relocation

# Reminders To Veterans

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- For veterans who need more help at home, there's a "hidden benefit" known as the Veteran-Directed Care Program. Veterans participating in this program are able to hire family and friends to provide for their personal care needs – or to provide support to their family caregivers. It authorizes a monthly flexible spending budget.
- For long-term care, the Aid and Attendance benefit is aimed at helping older veterans and their spouses when they can no longer handle daily living tasks, such as dressing and showering, on their own.
- Plus Many Other Benefits To Keep In Mind



**January**

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# Questions?

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