0:0:0.0 --> 0:0:0.410  
Bossen, Erin  
Alright.

0:0:0.420 --> 0:0:0.930  
Bossen, Erin  
Hi there.

0:0:0.940 --> 0:0:1.690  
Bossen, Erin  
Good evening.

0:0:1.700 --> 0:0:2.500  
Bossen, Erin  
Can you hear me?

0:0:5.900 --> 0:0:6.820  
Bossen, Erin  
Can you hear me?

0:0:10.270 --> 0:0:10.930  
Aaron ccapma,  
Yes, I can.

0:0:11.430 --> 0:0:12.110  
Bossen, Erin  
Uh, thumbs up.

0:0:12.760 --> 0:0:12.910  
Mary (Guest)  
Yes.

0:0:16.110 --> 0:0:16.880  
Bossen, Erin  
I'm gonna take that as a yes.

0:0:23.550 --> 0:0:26.60  
Bossen, Erin  
Mark, can you hear me?

0:0:30.570 --> 0:0:30.720  
Woodsmall, Mark A.  
Yes.

0:0:31.830 --> 0:0:32.940  
Bossen, Erin  
I can see your face.

0:0:33.20 --> 0:0:34.500  
Bossen, Erin  
It looks like it's saying yes.

0:0:34.930 --> 0:0:35.580  
Bossen, Erin  
Alright, great.

0:0:35.590 --> 0:0:36.120  
Bossen, Erin  
Wonderful.

0:0:36.610 --> 0:0:38.500  
Bossen, Erin  
Thank you so much for joining us tonight.

0:0:40.710 --> 0:0:40.850  
Woodsmall, Mark A.  
Yeah.

0:0:38.630 --> 0:0:44.120  
Bossen, Erin  
We're gonna be talking about WellCare when it comes to Medicare.

0:0:44.550 --> 0:0:51.240  
Bossen, Erin  
So our host tonight is still trying to get on, so bear with me while we work through some of that.

0:0:52.370 --> 0:1:1.480  
Bossen, Erin  
Umm should be able to get in pretty easily because I took off all the permissions on the the room to get in for the lobby.

0:1:1.550 --> 0:1:10.960  
Bossen, Erin  
So he should be doing us any minute and Lou of that, I can tell you that this is going to be a very informative presentation tonight.

0:1:11.270 --> 0:1:22.30  
Bossen, Erin  
It's going to discuss how to use Medicare A&B and the fact that like we have disability ratings and we can get approved by the VA to be, say, 100% disabled.

0:1:22.580 --> 0:1:32.810  
Bossen, Erin  
That does not mean that our care doesn't need additional insurance, because when your service connected, it's only paying for what your service connected for.

0:1:33.990 --> 0:1:43.710  
Bossen, Erin  
So it's kind of what one of the big things that I know is, uh, kind of like a miss known truth, almost like, you know, a myth.

0:1:43.800 --> 0:1:48.490  
Bossen, Erin  
But it was really interesting to find that out because I was.

0:1:49.810 --> 0:1:51.40  
Bossen, Erin  
I've been in 23 years.

0:1:51.50 --> 0:1:52.40  
Bossen, Erin  
I'm rather young.

0:1:52.90 --> 0:1:56.0  
Bossen, Erin  
I'm still, you know, interested in what it's gonna be like when I retire.

0:1:56.110 --> 0:2:1.240  
Bossen, Erin  
So it was important to me to understand that I just learned that today actually.

0:2:1.370 --> 0:2:2.710  
Bossen, Erin  
And you guys might already know that.

0:2:3.510 --> 0:2:8.970  
Bossen, Erin  
Umm, So what can I tell you more about WellCare?

0:2:8.980 --> 0:2:11.120  
Bossen, Erin  
WellCare is.

0:2:14.0 --> 0:2:14.410  
Bossen, Erin  
OK.

0:2:14.880 --> 0:2:15.410  
Joel  
The.

0:2:14.420 --> 0:2:16.210  
Bossen, Erin  
Thanks, Lisa, she said.

0:2:16.220 --> 0:2:18.910  
Bossen, Erin  
She is a retired Social Security employee.

0:2:19.580 --> 0:2:22.310  
Bossen, Erin  
WellCare just partnered with the American Legion.

0:2:22.520 --> 0:2:26.50  
Bossen, Erin  
And they're one of our partners that works with us.

0:2:26.360 --> 0:2:27.830  
Bossen, Erin  
I think it was a National Convention.

0:2:27.840 --> 0:2:33.920  
Bossen, Erin  
They had a presentation, if I remember correctly, are present, but are presenters.

0:2:33.930 --> 0:2:40.720  
Bossen, Erin  
Tonight is Micah Hager, and Micah has been in the military.

0:2:40.730 --> 0:2:50.880  
Bossen, Erin  
He has a legionnaire, so he's a veteran and also a legionnaire in Texas, 25 years of insurance expertise, with a focus on Medicare for the past 15 years.

0:2:50.890 --> 0:3:1.170  
Bossen, Erin  
He resides in San Antonio and it's also dedicated to helping veterans and seniors navigate complexities of Medicare, ensuring the Make informed healthcare decisions during retirement.

0:3:3.160 --> 0:3:6.350  
Bossen, Erin  
He is currently restarting his computer so I will be.

0:3:9.290 --> 0:3:19.700  
Bossen, Erin  
I will be pulling up the presentation and sharing that with you and we'll just get started to the best of my ability and less.

0:3:19.710 --> 0:3:26.220  
Bossen, Erin  
Brittany is interested in presenting because we do have another person from WellCare here tonight.

0:3:30.920 --> 0:3:32.310  
Bossen, Erin  
Just bear with me.

0:3:32.380 --> 0:3:33.530  
Bossen, Erin  
Study or bothers me.

0:3:33.700 --> 0:3:34.150  
Bossen, Erin  
Dead air.

0:3:34.160 --> 0:3:39.330  
Bossen, Erin  
Dead Air training Tuesday, 2024 and it is March.

0:3:40.370 --> 0:3:44.270  
Bossen, Erin  
OK, so that's not really what we're going for here.

0:3:59.590 --> 0:4:0.730  
Brittany A. Grambo  
Hi, Aaron, can you hear me now?

0:3:54.600 --> 0:4:1.50  
Bossen, Erin  
This is why This is why we always have a copy of the presentation.

0:4:9.540 --> 0:4:10.260  
Brittany A. Grambo  
Can you guys hear me?

0:4:10.980 --> 0:4:12.970  
Bossen, Erin  
Let's go full screen here.

0:4:14.220 --> 0:4:16.690  
Woodsmall, Mark A.  
Hey Aaron, you're being asked if you can be heard.

0:4:16.760 --> 0:4:17.230  
Bossen, Erin  
Alright.

0:4:16.700 --> 0:4:17.520  
Woodsmall, Mark A.  
If she could be heard.

0:4:22.880 --> 0:4:24.550  
Bossen, Erin  
Again, sorry about that delay.

0:4:25.0 --> 0:4:25.740  
Bossen, Erin  
That pause.

0:4:35.440 --> 0:4:39.520  
Bossen, Erin  
Alright, so this is Medicare and veterans benefits.

0:4:42.190 --> 0:4:44.560  
Bossen, Erin  
We're going to start at the top.

0:4:44.920 --> 0:5:0.230  
Bossen, Erin  
Some of the topics that will be covered include Medicare eligibility and enrollment, parts of Medicare in the services that are covered, Medicare options, coordination of coverage with veteran healthcare and where to get more information.

0:5:5.650 --> 0:5:13.460  
Bossen, Erin  
The first thing that we're going to want to look at here is how how does the American Legion and the WellCare partnership benefit you?

0:5:13.950 --> 0:5:39.940  
Bossen, Erin  
So as we stated earlier, we may have a partnership with WellCare and why it's important is because it's gonna connect spouses, Medicare eligible veterans, greater military community and it's gonna have innovative products and solutions to help us receive our VA healthcare to the best of our ability and make sure that we're covered and it's a low cost for us to be taken care of and stay well.

0:5:40.610 --> 0:5:45.580  
Bossen, Erin  
The American Legion host events and will host events at Legion Post nationwide.

0:5:46.0 --> 0:5:47.220  
Bossen, Erin  
They have no problem in connecting.

0:5:47.230 --> 0:5:51.960  
Bossen, Erin  
Virtually they can teach the veteran community we about the benefits of enrolling in Medicare Advantage plans.

0:5:53.160 --> 0:5:59.630  
Bossen, Erin  
So they wanna make our veteran community healthier, which is wonderful because we could all use to be healthier.

0:5:59.980 --> 0:6:6.270  
Bossen, Erin  
So they plan to do this by teaching all over the country about healthcare options and it starts with something like this.

0:6:6.280 --> 0:6:12.670  
Bossen, Erin  
So starting with our training Tuesday and they were on a call at the Adjutants couple weeks ago, things like that.

0:6:12.680 --> 0:6:24.960  
Bossen, Erin  
Just provide that opportunity to support our veteran community, to the best of WellCare's ability, so they do promise their Members a better you.

0:6:25.10 --> 0:6:29.560  
Bossen, Erin  
So they do strive to improve the health of our veteran community.

0:6:30.300 --> 0:6:30.820  
Micah Hager  
Hi, Aaron.

0:6:30.70 --> 0:6:52.330  
Bossen, Erin  
They're also committed to combining forces with R be the one initiative which is taking off and Tony cross is working on it and this is gonna just support the be the one with the health aspect of how to how to be, well, spiritually, emotionally, physically, they plan to work together to remove the stigma and awareness for veteran mental health support.

0:6:53.570 --> 0:6:59.620  
Bossen, Erin  
I mean, we all are working towards that goal, so this fits really well with the American Legions vision.

0:7:0.250 --> 0:7:4.180  
Bossen, Erin  
The goal is to provide resources, save veterans and prevent veteran suicide.

0:7:9.620 --> 0:7:10.430  
Bossen, Erin  
OK.

0:7:10.500 --> 0:7:12.770  
Bossen, Erin  
And then Medicare eligibility.

0:7:13.60 --> 0:7:13.700  
Brittany A. Grambo  
I it Erin.

0:7:25.500 --> 0:7:26.540  
Micah Hager  
That Eric, can you hear me?

0:7:13.120 --> 0:7:27.480  
Bossen, Erin  
So if you you're eligible for Medicare, if you were your spouse, worked at least 10 years, Medicare covered employment, and you paid into Medicare through federal deductions from your paycheck.

0:7:34.940 --> 0:7:35.920  
Micah Hager  
Hi, Aaron, can you hear me?

0:7:27.970 --> 0:7:45.710  
Bossen, Erin  
If you haven't worked for 10 years and you don't have another qualifying circumstance, you'll have to pay a premium to get part A, but you must sign up for B as well, and the other call eligibility, factor is 65 years or older and a permanent citizen of the United States.

0:7:48.910 --> 0:7:58.380  
Bossen, Erin  
All right, so it looks like Mike is on, umm, I'm gonna go ahead and check that out.

0:7:58.390 --> 0:8:6.890  
Bossen, Erin  
It might be because I'm presenting, so just give me a second to switch that over and then also I've gotta go find Mikey here.

0:8:6.940 --> 0:8:9.820  
Bossen, Erin  
So he can do the presentation and pick up where I left off.

0:8:11.980 --> 0:8:14.930  
Bossen, Erin  
Hey, Britney, I'm going to.

0:8:14.940 --> 0:8:15.770  
Bossen, Erin  
Oh, there's Micah.

0:8:15.780 --> 0:8:17.100  
Bossen, Erin  
I, Micah, I see your hand.

0:8:16.770 --> 0:8:17.100  
Micah Hager  
Hi there.

0:8:18.680 --> 0:8:21.330  
Bossen, Erin  
Mute participant make an attendee removed from meeting.

0:8:25.20 --> 0:8:26.550  
Bossen, Erin  
I cannot hear you.

0:8:29.0 --> 0:8:30.40  
Micah Hager  
And anybody else hear me?

0:8:32.980 --> 0:8:33.570  
Jim Ramos  
OK, you.

0:8:33.140 --> 0:8:33.960  
Bossen, Erin  
You can hear him.

0:8:35.250 --> 0:8:35.390  
Jim Ramos  
Yes.

0:8:35.30 --> 0:8:35.440  
Bossen, Erin  
Cool.

0:8:35.0 --> 0:8:36.60  
Mary (Guest)  
Yes, we can hear you.

0:8:36.970 --> 0:8:37.680  
Bossen, Erin  
Take it away.

0:8:37.690 --> 0:8:38.230  
Bossen, Erin  
My God.

0:8:39.250 --> 0:8:45.400  
Micah Hager  
OK, alright, let's see here.

0:8:46.10 --> 0:8:47.240  
Micah Hager  
Thank you, Aaron.

0:8:47.250 --> 0:8:58.880  
Micah Hager  
I apologize for my technical difficulties of not getting on it with my computer, but it looks like Aaron did kick us off and we are able to continue on.

0:8:59.350 --> 0:9:5.20  
Micah Hager  
I did see that she was kind of talking about the partnership between WellCare and the American Legion.

0:9:5.250 --> 0:9:18.860  
Micah Hager  
So I'll kind of just jump right into Medicare eligibility and start talking about, you know what Medicare is, what are the eligibility requirements and how we kind of coordinate with our veteran benefits.

0:9:21.620 --> 0:9:21.870  
Joel  
Cool.

0:9:18.870 --> 0:9:30.10  
Micah Hager  
OK, so to become eligible for Medicare, these are some of the reasons or some of the ways you go about doing it, you or your spouse will have to have worked for at least ten years in a Medicare covered employment.

0:9:31.170 --> 0:9:31.730  
Micah Hager  
Umm.

0:9:32.150 --> 0:9:37.300  
Micah Hager  
If you haven't worked for 10 years, you can qualify other ways.

0:9:37.470 --> 0:9:39.380  
Micah Hager  
You may pay for part a premium.

0:9:39.840 --> 0:9:44.750  
Micah Hager  
Umm, like I said it, if you're if you didn't work, you can qualify under your spouse.

0:9:44.760 --> 0:9:51.200  
Micah Hager  
If they work for 10 years, you would qualify under their working qualifications.

0:9:51.960 --> 0:10:13.10  
Micah Hager  
You have to be 65 years or older, and the citizens or permanent resident in the United States, Medicare, is available for those people under 65 with certain disabilities, whether you have end stage renal disease or ALS, also known as Lou Gehrig's disease, those are issues that you would qualify you for Medicare if you are under the age of 65.

0:10:21.530 --> 0:10:22.290  
Micah Hager  
In my screen here.

0:10:33.380 --> 0:10:35.390  
Micah Hager  
So there's four parts to to Medicare.

0:10:35.400 --> 0:10:35.990  
Micah Hager  
Sorry about that.

0:10:36.0 --> 0:10:38.170  
Micah Hager  
My screen is really being touchy.

0:10:41.240 --> 0:10:43.0  
Micah Hager  
Four parts to Medicare that I want to cover.

0:10:43.10 --> 0:10:53.230  
Micah Hager  
I wanna cover part A which is your hospital coverage Part B, which is medical coverage part C, which is Medicare Advantage plans, MAPD plans.

0:10:53.570 --> 0:10:58.150  
Micah Hager  
And then there's Part D, which is your prescription drug plans.

0:10:58.600 --> 0:11:3.810  
Micah Hager  
Different parts of Medicare, assurance cover the different services, and we'll kind of highlight some of those.

0:11:3.820 --> 0:11:6.750  
Micah Hager  
We'll cover them in a high level overview.

0:11:9.790 --> 0:11:20.670  
Micah Hager  
So first being part A, so part A is your hospital coverage in general it's going to cover anything for Hospice care, skilled nursing care, home health services, nursing home care.

0:11:21.360 --> 0:11:43.220  
Micah Hager  
So anything that kind of goes into that hospital coverage, couple of things to keep in mind with part A part A, there is a a deductible which is $1632 per year or per period benefit period when you're talking with part a benefit periods occur every 60 days.

0:11:43.570 --> 0:11:48.660  
Micah Hager  
So you kind of want to make sure you're you're going through and understanding how those benefit periods work.

0:11:49.550 --> 0:11:50.900  
Micah Hager  
Couple of things with party.

0:11:51.610 --> 0:12:0.180  
Micah Hager  
Umm, medic if you're on original Medicare and you have party, it's not gonna cover private rooms or any personal items when you're at those hospitals.

0:12:0.190 --> 0:12:8.460  
Micah Hager  
So if you are someone that really wants to make sure you're having a private room or you need personal items and things like that part, A alone is not gonna cover it.

0:12:8.470 --> 0:12:18.200  
Micah Hager  
So that's where you're gonna wanna look at having some other additional coverages on top of that original Medicare Part B is your medical coverage.

0:12:18.210 --> 0:12:27.770  
Micah Hager  
So Part B covers two types of services, so anything that's medically necessary, services which are supplies that are needed to diagnose or treat medical conditions.

0:12:27.780 --> 0:12:35.340  
Micah Hager  
And then there's preventative services, which is your healthcare to prevent those diseases or anything you have going on.

0:12:35.350 --> 0:12:35.840  
Micah Hager  
OK.

0:12:36.580 --> 0:12:39.590  
Micah Hager  
So any time you go to the doctor, it's gonna be covered under your Part B.

0:12:40.280 --> 0:12:48.410  
Micah Hager  
Uh, the monthly premium for Part B is 17470, and that automatically comes out of your Social Security check.

0:12:48.620 --> 0:12:53.810  
Micah Hager  
So most people don't think they have a Part B premium because they don't see the premium coming out.

0:12:53.820 --> 0:13:0.280  
Micah Hager  
It just it's an automatic, but I won't always let you know that there is that Part B premium that you are responsible for.

0:13:1.240 --> 0:13:1.770  
Micah Hager  
Umm.

0:13:2.180 --> 0:13:10.610  
Micah Hager  
And the way they determine that Part B premium, it's based off of your income from taxes that you afford to file two years prior. OK.

0:13:10.660 --> 0:13:25.700  
Micah Hager  
So the Part B has that that premium that on that comes out of your Social Security check and then Part B also has a deductible which is $240, which has to be met before any original Medicare starts to pay.

0:13:25.890 --> 0:13:35.330  
Micah Hager  
So that's the deductible that normally you don't get, you can't get around, so it's automatically gonna be part of what you're out of pocket costs when you have original Medicare.

0:13:38.20 --> 0:13:43.590  
Micah Hager  
Part C is one of the the other areas that we talked about with Medicare and Part C Is your Medicare Advantage plans.

0:13:43.800 --> 0:13:46.580  
Micah Hager  
It's anything that you, umm?

0:13:47.130 --> 0:13:48.910  
Micah Hager  
Well, let me put it to the part.

0:13:49.10 --> 0:13:56.870  
Micah Hager  
C is gonna cover all a part A, Part B, and then once we get into Part B, but it it can incorporate Part D into it as well.

0:13:57.250 --> 0:14:0.760  
Micah Hager  
Uh, Part C plans or Medicare Advantage plans?

0:14:0.770 --> 0:14:3.180  
Micah Hager  
Or MPD plans or MA plans.

0:14:3.190 --> 0:14:5.760  
Micah Hager  
There are multiple ways that they're discussed.

0:14:6.330 --> 0:14:9.920  
Micah Hager  
They're usually offered by an approved, contracted private company.

0:14:10.70 --> 0:14:18.100  
Micah Hager  
One similar like WellCare for multiple companies out there, but WellCare is a company that would offer a part C plan.

0:14:18.310 --> 0:14:19.720  
Micah Hager  
These plans offer everything.

0:14:19.730 --> 0:14:42.350  
Micah Hager  
Like I said that you would get in the A&B and you can get some additional benefits which will kind of talk about some of those a little bit later on to help support your healthcare, uh and help any on it uh more predictable cost for you like I said Parts C also covers the Part B plan or prescription drug coverage and the way the part description drug plans are is it's a federal gut.

0:14:42.360 --> 0:14:51.520  
Micah Hager  
Well, despite the federal government expects you to have some sort of credible prescription drug coverage, you can get that prescription drug coverage multiple ways.

0:14:51.530 --> 0:14:53.290  
Micah Hager  
You can get it through a retiree plan.

0:14:53.300 --> 0:14:56.250  
Micah Hager  
You can get it through your spouses, Medicare or medical plan.

0:14:56.720 --> 0:14:58.670  
Micah Hager  
You get it through your own employer.

0:14:58.680 --> 0:15:5.880  
Micah Hager  
If you're still working, there's options to get a few of the veterans of VA VA hospital.

0:15:5.890 --> 0:15:7.360  
Micah Hager  
You can get it through your VA benefits.

0:15:8.240 --> 0:15:22.370  
Micah Hager  
You can also enroll into a prescription drug plan through a private company similar to WellCare or other companies, but regardless, you will be required to carry some type of Part D creditable coverage. Umm.

0:15:25.280 --> 0:15:39.490  
Micah Hager  
If you do not have a Part D creditable coverage or you do not enroll into a Part D plan 63 days or more after you turn 65, you could be charged a penalty for late enrollment.

0:15:39.740 --> 0:15:40.890  
Micah Hager  
So keep that in mind.

0:15:40.900 --> 0:15:45.810  
Micah Hager  
It is required to have a Part D plan, some type of credible coverage.

0:15:45.900 --> 0:15:55.80  
Micah Hager  
Whether you get that through a private company or through a part C plan or group benefits through a spouse or the VA.

0:15:59.70 --> 0:16:6.740  
Micah Hager  
So now that we know that there's four parts to Medicare, ABC and D, Let's try to figure out how we can make these all work together.

0:16:8.750 --> 0:16:15.400  
Micah Hager  
I'll do my best to try to clarify or clear up what Medicare is in these next few slides a little bit for you.

0:16:15.890 --> 0:16:26.310  
Micah Hager  
So original Medicare, when we think about it and and we're just everybody talks about you turned 65 or you going on the Medicare, did you look into your Medicare options, how does Medicare gonna look for you?

0:16:26.570 --> 0:16:27.450  
Micah Hager  
So that's that.

0:16:27.460 --> 0:16:29.570  
Micah Hager  
That's original Medicare. Everybody.

0:16:30.20 --> 0:16:32.170  
Micah Hager  
It's gonna go on original Medicare.

0:16:32.180 --> 0:16:32.840  
Micah Hager  
That's your part.

0:16:32.850 --> 0:16:33.650  
Micah Hager  
A hospital?

0:16:33.660 --> 0:16:38.400  
Micah Hager  
Your Part B, those are the things that you automatically qualify for when you turn 65.

0:16:41.350 --> 0:16:46.480  
Micah Hager  
Part D is that prescription drug plan, like I said, you do have to have some type of credible coverage.

0:16:46.680 --> 0:16:49.280  
Micah Hager  
You're gonna wanna make sure you have that plan in place.

0:16:49.810 --> 0:16:57.960  
Micah Hager  
It's always good to sit down with someone and to review those options and see how that original Medicare is looking for you and what your options are going forward.

0:16:57.970 --> 0:16:58.100  
Micah Hager  
OK.

0:16:59.100 --> 0:17:4.410  
Micah Hager  
We talked about the part C plan, which is a health plan with a Medicare contractor, a private company.

0:17:5.120 --> 0:17:5.350  
Micah Hager  
Uh.

0:17:6.860 --> 0:17:15.110  
Micah Hager  
And the way that works, it's you you look at your part C and that equals your A+B plus additional benefits.

0:17:15.470 --> 0:17:21.820  
Micah Hager  
And if you choose, you can add the Part D premium into it as well, or Part D plan into it as well.

0:17:21.970 --> 0:17:30.940  
Micah Hager  
And now we have what we call an MAPD, which is the Medicare Advantage prescription drug plan that, that, that's the way the Parts see work.

0:17:30.950 --> 0:17:32.710  
Micah Hager  
Uh, they're gonna offer you everything.

0:17:32.720 --> 0:17:33.450  
Micah Hager  
That part A does.

0:17:33.460 --> 0:17:34.600  
Micah Hager  
They're gonna offer you everything.

0:17:34.610 --> 0:17:36.200  
Micah Hager  
That Part B offers.

0:17:36.210 --> 0:17:36.800  
Micah Hager  
They're gonna.

0:17:36.810 --> 0:17:43.710  
Micah Hager  
They may put that Part D into it, and then they're gonna offer you additional benefits on top of that and every part.

0:17:44.630 --> 0:17:52.610  
Micah Hager  
See planner Medicare Advantage plan looks a little different and we'll kind of get into more how those kind of work for you, OK.

0:17:54.200 --> 0:18:13.310  
Micah Hager  
As far as some of your Medicare coverage options, as a Medicare beneficiary, you can get your health services, like I said, through original Medicare, just get that part A and Part B and then go find a Part D plan and be done and just go about your business, that's all you have to do, uh?

0:18:14.30 --> 0:18:19.620  
Micah Hager  
Or you can get both your health services and prescription drug plans through a private plant private carrier.

0:18:19.630 --> 0:18:21.920  
Micah Hager  
Also, call an MAPD plan like we talked about.

0:18:21.930 --> 0:18:23.130  
Micah Hager  
That's your part C.

0:18:24.510 --> 0:18:28.150  
Micah Hager  
You can also purchase what they call a Medicare supplement plan.

0:18:28.160 --> 0:18:30.650  
Micah Hager  
There's a plan called a Medigap plan, right?

0:18:30.660 --> 0:18:41.20  
Micah Hager  
That's another option for you as well, and the way a meta gap plan works or a Medicare supplement is, it's gonna fill in the gaps that part A and Part B doesn't.

0:18:41.180 --> 0:18:53.930  
Micah Hager  
So basically what you're doing with the Medicare supplement plan is you're gonna stay on that part A and Part B, you're gonna add a Medicare supplement plan and then have a prescription drug plan on top of that.

0:18:56.120 --> 0:19:16.330  
Micah Hager  
Those Medicare supplements don't have a lot of the additional benefits at an MAPD plan has, and, and some of those plans also aren't gonna put a, you know, give you the, like, your dental or vision and stuff like that, that I'm going to cover here in a little bit that you can get through a part the part see.

0:19:20.720 --> 0:19:31.710  
Micah Hager  
So there was a a comment in the chat from Lisa that says you cannot sign up for a Medicare Part C or D without enrollment in Medicare A&B and that is correct.

0:19:31.860 --> 0:19:42.920  
Micah Hager  
You are right, you do have to be enrolled in part A and enrolled in Part B to get a part, uh part C plan end up prescription drug plan.

0:19:47.760 --> 0:19:50.910  
Micah Hager  
So let's talk a little bit more about Medicare Advantage plans.

0:19:51.600 --> 0:20:4.150  
Micah Hager  
Medicare Advantage plans, like I said, they're they're offered by private insurance companies approved and contracted by Medicare, and they're they're given the OK to provide Medicare Advantage coverage.

0:20:4.760 --> 0:20:13.870  
Micah Hager  
Most plans you need to use a plan, doctors, hospitals or other providers or you could end up having to pay a little bit more out of pocket.

0:20:13.880 --> 0:20:15.930  
Micah Hager  
We talked about that as the network, right.

0:20:15.940 --> 0:20:23.310  
Micah Hager  
We need to see doctors umm, and we need to get our prescriptions within a network facility.

0:20:24.430 --> 0:20:34.140  
Micah Hager  
Those networks do vary by plan, so we have HMO's and we have PPO, so it depends on the type of plan you go into, which will determine the type of network you're at.

0:20:36.930 --> 0:20:43.500  
Micah Hager  
You may be required to pay a monthly premium in addition to your Part B plan and a copayment or coinsurance for some of those.

0:20:43.650 --> 0:20:44.930  
Micah Hager  
Uh umm.

0:20:45.490 --> 0:20:46.820  
Micah Hager  
Coverage services you go to.

0:20:48.380 --> 0:21:0.970  
Micah Hager  
Not all plans have a premium, so depending on where you live or depending on the type of plans that you're looking at, a lot of the Medicare Advantage plans will be plans without any premium.

0:21:0.980 --> 0:21:9.320  
Micah Hager  
So any without any out of pocket costs uh costs and coverages, and those rules do vary by state.

0:21:9.330 --> 0:21:14.180  
Micah Hager  
They vary by county, so it just depends on where you live and there you go.

0:21:14.190 --> 0:21:22.260  
Micah Hager  
Lisa, who qualifies so anyone with a Medicare Part A or B, and anyone who lives within the plant services area.

0:21:22.410 --> 0:21:30.600  
Micah Hager  
So a Medicare Advantage plan in California is drastically different than a Medicare Advantage plan in Texas or in any other state.

0:21:30.610 --> 0:21:41.460  
Micah Hager  
OK, so you're gonna want to take the time to sit down with someone in your local servicing area to see what options you have that fit your your needs.

0:21:41.470 --> 0:21:41.920  
Micah Hager  
OK.

0:21:41.980 --> 0:21:45.290  
Micah Hager  
So umm, I always tell people the best way.

0:21:46.870 --> 0:21:48.620  
Micah Hager  
Sit down, make a phone call.

0:21:48.630 --> 0:21:51.410  
Micah Hager  
Schedule an appointment and review the what those options are.

0:21:54.40 --> 0:21:59.560  
Micah Hager  
Medicare Advantage plans are administered using monthly plan premiums and a cost sharing approach.

0:21:59.570 --> 0:22:0.170  
Micah Hager  
OK.

0:22:0.780 --> 0:22:4.970  
Micah Hager  
So plan premiums, it's a premium that you're gonna pay out of your pocket.

0:22:5.380 --> 0:22:12.540  
Micah Hager  
Generally you can budget it cause it's gonna come each month and those premiums will vary by location.

0:22:12.590 --> 0:22:18.940  
Micah Hager  
I will tell you this most MAPD plans are gonna be 0 premium, so it just depends on where you live.

0:22:19.110 --> 0:22:19.560  
Micah Hager  
OK.

0:22:19.570 --> 0:22:20.220  
Micah Hager  
But you'll go.

0:22:20.230 --> 0:22:23.550  
Micah Hager  
There's a lot of options where it's zero premium for the MAPD plans.

0:22:26.800 --> 0:22:27.490  
Micah Hager  
Caution.

0:22:27.600 --> 0:22:30.710  
Micah Hager  
So as I said earlier, there's coinsurance.

0:22:30.940 --> 0:22:44.410  
Micah Hager  
There's deductibles, there's some auto pocket cost you pay for those costs associated with uh and the private that provided health services and share these costs with the Medicare Advantage Care or company.

0:22:44.990 --> 0:22:52.510  
Micah Hager  
Umm, again, those deductibles and copays very biplan very by area vary by state.

0:22:52.650 --> 0:23:3.570  
Micah Hager  
So I don't like to get into what those out of pocket costs are, but for each individual, again, as I've always said, it's the best to sit down and review your options, copayments and coinsurance. The copayments.

0:23:3.580 --> 0:23:11.50  
Micah Hager  
That's a fixed fee for a specific service, and the coinsurance is obviously a percentage for those of the fee that you pay for that plan.

0:23:11.910 --> 0:23:24.810  
Micah Hager  
Some plans are gonna have it on a have a deductible, so there not only will you have a deductible for your health insurance, some of those plans are gonna carry a maximum out of pocket the deductible.

0:23:25.20 --> 0:23:36.290  
Micah Hager  
So when you sit down with someone, you wanna make sure you understand all of those all, all those costs, it's very important if you want to sit down with someone and kind of do a needs analysis.

0:23:36.400 --> 0:23:44.490  
Micah Hager  
So you can understand exactly what your needs are and what you're looking for in a Medicare plan and how you want your retirement help to look going forward.

0:23:44.560 --> 0:24:4.50  
Micah Hager  
Because all these costs associated with Medicare, whether it's original Medicare or you're going on to a Medicare Advantage plan, now this slide talks about a lot of different things with with our Medicare Advantage plan and you're like, OK, that means I'm gonna have a lot of out of pocket costs if I go on a Medicare Advantage plan because I have, you know, plan premiums.

0:24:4.100 --> 0:24:4.900  
Micah Hager  
I have Co payments.

0:24:4.910 --> 0:24:6.520  
Micah Hager  
I have coinsurance.

0:24:6.530 --> 0:24:7.370  
Micah Hager  
I have deductibles.

0:24:8.870 --> 0:24:21.870  
Micah Hager  
Please keep in mind, if you were to stay on original Medicare, you're out of pocket cost for deductibles and stuff are gonna be a lot higher than if you go on to a Medicare Advantage plan or if you were to add a Medicare supplement or Medigap plan.

0:24:22.720 --> 0:24:37.590  
Micah Hager  
Uh, if you recall, I talked about the part a deductible being $1632 per period, that part A to adoptable does restart every time every sixty days after you are released from the hospital.

0:24:37.710 --> 0:24:41.430  
Micah Hager  
So you could pay that deductible four times if you were to go to the hospital.

0:24:41.440 --> 0:24:43.170  
Micah Hager  
Four different times throughout the year.

0:24:43.260 --> 0:24:50.480  
Micah Hager  
OK, now that sounded like a cannabis scary comment and I I I don't mean it to be that way, but it's a reality.

0:24:51.190 --> 0:24:55.730  
Micah Hager  
It's why you wanna sit down with someone and make sure you understand how those costs work, OK?

0:24:59.470 --> 0:25:4.220  
Micah Hager  
I kind of talked about the different Medicare Advantage plans and I say there are different by area by place.

0:25:4.370 --> 0:25:13.700  
Micah Hager  
They're also different by plans themselves, so we have HMO which are health maintenance organizations and they plug, provide coordinated care through a network providers.

0:25:14.290 --> 0:25:20.280  
Micah Hager  
Care is provided through a primary care physician, and then you're gonna probably need a referral to go see a specialist.

0:25:20.730 --> 0:25:33.860  
Micah Hager  
OK, a lot of times that that that's a very easy process, but it's also it's just a reality on a lot of HMO's there, there, the HMO's on Medicare Advantage plan are very similar to an HMO on a group health plan.

0:25:33.870 --> 0:25:36.710  
Micah Hager  
So you go from group health to an HMO, to Medicare.

0:25:36.750 --> 0:25:39.80  
Micah Hager  
You're gonna see that they're gonna really be very similar.

0:25:39.510 --> 0:25:48.380  
Micah Hager  
We also have provider preferred provider organizations where PPO plans PPO plans obviously give us a little bit more flexibility.

0:25:48.990 --> 0:25:54.580  
Micah Hager  
You get, you know, people can choose their doctors or hospitals without a referral from a PCP.

0:25:55.230 --> 0:26:0.560  
Micah Hager  
There's out of network doctors you may see, but the plan will only pay it for a portion of those.

0:26:0.570 --> 0:26:9.680  
Micah Hager  
OK, so keep in mind if you're on a PO and you go outside the network, you're you're you can do that, but you may pay a higher cost to go see those doctors.

0:26:10.230 --> 0:26:17.160  
Micah Hager  
OK, with an MAPD plan or a Medicare Advantage plan, there are what we call special need plans.

0:26:18.130 --> 0:26:25.740  
Micah Hager  
Those carry those are focused on on select group of individuals so they could be people who live in an institution.

0:26:25.750 --> 0:26:30.220  
Micah Hager  
So we I always like institutions, but that's what they use for wording, right?

0:26:30.450 --> 0:26:42.260  
Micah Hager  
But people who live in nursing homes or or something along those site lines, or they're gonna be someone that has a chronic health conditions such as diabetes or congestive heart failure, age or something like that.

0:26:42.330 --> 0:26:44.580  
Micah Hager  
That's gonna qualify you for a special need.

0:26:44.670 --> 0:26:50.310  
Micah Hager  
It could also be someone who qualifies not only for Medicare, but also qualifies for Medicaid.

0:26:51.60 --> 0:26:57.500  
Micah Hager  
We would call that individual a dual eligible person and they would qualify for a special needs plan now again.

0:27:0.340 --> 0:27:7.430  
Micah Hager  
It's one of those situations where I say the best way to find out if you qualify for a special needs plan or if you fit a PPR.

0:27:7.440 --> 0:27:17.110  
Micah Hager  
An HMO is sitting down with a licensed Medicare service agent that can help you walk.

0:27:17.120 --> 0:27:18.990  
Micah Hager  
Walk through those and and I call it.

0:27:19.0 --> 0:27:21.570  
Micah Hager  
Navigate the Medicare maids because it gets connected.

0:27:21.580 --> 0:27:22.260  
Micah Hager  
Quite confusing.

0:27:25.860 --> 0:27:28.490  
Micah Hager  
These are a couple other plans that we do offer.

0:27:28.540 --> 0:27:32.380  
Micah Hager  
It's an HMO point of Service plan and a Medicare savings plan.

0:27:32.760 --> 0:27:37.700  
Micah Hager  
Again, different options for different people all about what you look for in your plans.

0:27:40.310 --> 0:27:44.440  
Micah Hager  
There is not one plan that's fit for every one of us on this call.

0:27:45.410 --> 0:27:51.280  
Micah Hager  
We have so many options and it can definitely tailor the plan to fit your needs.

0:27:51.370 --> 0:27:54.220  
Micah Hager  
So again, you wanna sit, you know, reach out to us.

0:27:54.790 --> 0:28:0.640  
Micah Hager  
We can help you reach out to anybody within the Medicare world and they can help you as well if you need to.

0:28:1.320 --> 0:28:1.910  
Micah Hager  
Uh.

0:28:2.40 --> 0:28:8.650  
Micah Hager  
Another plan, which is a private fee for Service plan not going to cover all of these because it just starts getting really confusing.

0:28:11.100 --> 0:28:17.930  
Micah Hager  
This is probably the most important thing that a lot of you will start wondering is if you are a veteran and you have veteran benefits.

0:28:18.580 --> 0:28:22.100  
Micah Hager  
How does Medicare coordinate with your veteran healthcare?

0:28:23.290 --> 0:28:41.300  
Micah Hager  
This is a very high overview of what we're looking at when we're talking about how does Medicare Advantage or Medicare in general coordinate with what I have from the VA or what I have with Tricare or what I have with Champ, VA, these are just gonna kind of give you a quick overview.

0:28:41.310 --> 0:29:2.920  
Micah Hager  
OK, so VA coverage plus Medicare Advantage medical VA, you have your VA doctor, your VA facility community care pre authorized services that are approved by VA contracted providers, the Medicare Advantage plan, you're gonna have to go see a doctor within the plan area. The facilities if you're within an HMO, have to be within plan.

0:29:3.230 --> 0:29:29.550  
Micah Hager  
Additional service is not covered by the VA benefits, so there's gonna be additional benefits that I'll go over here in a minute that you can get with your VR, your Medicare Advantage plan that you might not get through the VA VA coverage if you just have a VA plan and you go out and get a a separate prescription drug plan might be an option if you want to say an original original Medicare and get a VA plan or a prescription plan.

0:29:30.790 --> 0:29:35.780  
Micah Hager  
So prescriptions are filled up VA facilities, the VA mail order for prescriptions.

0:29:35.990 --> 0:29:42.480  
Micah Hager  
You all know how you can go about getting those V8 prescriptions if you have a prescription drug coverage through Medicare.

0:29:42.850 --> 0:29:55.970  
Micah Hager  
Again, you'll have to go to your local pharmacy and have those filled through and they mail order service so they do have that mail order service available, Medicare Advantage plus Tricare for Life Medical.

0:29:56.830 --> 0:30:0.170  
Micah Hager  
So, uh doctor, hospital summits?

0:30:0.180 --> 0:30:2.510  
Micah Hager  
Click the claim to the Medicare Advantage plan.

0:30:2.520 --> 0:30:8.710  
Micah Hager  
OK, so if you have Tricare for life and you choose to get a Medicare Advantage plan, which is an option, you can't do it.

0:30:9.560 --> 0:30:14.690  
Micah Hager  
Medicare Advantage plan becomes your primary, your Tricare for life becomes your secondary.

0:30:14.700 --> 0:30:18.530  
Micah Hager  
OK, Doctor, Hospital submits the claim to the Medicare Advantage plan.

0:30:18.840 --> 0:30:37.530  
Micah Hager  
WellCare, if it's WellCare covers it's cost share pan based on the contracted and benefits that we provide you, then the veteran a lot of times is gonna have to send the claim to Tricare for life or make the phone call to Tricare for life, which will pay any additional services.

0:30:37.540 --> 0:30:44.980  
Micah Hager  
So if there's copay, they're deductibles that you may have to pay from your Medicare Advantage plan, Tricare for life may cover those.

0:30:45.610 --> 0:30:50.140  
Micah Hager  
I say may because again, I'm not gonna sit here and tell you everything's covered, but may cover those.

0:30:50.330 --> 0:30:54.400  
Micah Hager  
But you're gonna have to make that phone call and notify Tricare for life that you have.

0:30:54.410 --> 0:30:55.200  
Micah Hager  
I went to the doctor.

0:30:58.390 --> 0:31:0.360  
Micah Hager  
If you're a champ, VA, uh.

0:31:0.400 --> 0:31:7.100  
Micah Hager  
Individual and you have champ, VA or or a member of your family has champ, VA and they're on Medicare and they have a Medicare Advantage plan.

0:31:7.510 --> 0:31:8.620  
Micah Hager  
Same situation.

0:31:9.290 --> 0:31:15.650  
Micah Hager  
Medicare Advantage becomes your primary carrier primary plan Champ VA becomes your secondary.

0:31:16.70 --> 0:31:17.60  
Micah Hager  
You go to the doctor.

0:31:17.70 --> 0:31:19.270  
Micah Hager  
Hospital submits a claim to the Medicare Advantage plan.

0:31:20.520 --> 0:31:39.730  
Micah Hager  
WellCare will cover any cost, share, plan, cost, share based on plan contracts and benefits, the provider or the veteran member of Janvier can send the claim to Champ, VA and GM VA will pay the pay those coverage services or patient responsibility as allowed by contract.

0:31:39.800 --> 0:31:50.280  
Micah Hager  
So in this situation, sometimes the provider, if you ask them if you talk to them, notify them they will help you and they will submit that claim to Champa, OK.

0:31:55.690 --> 0:31:58.600  
Micah Hager  
VA and Medicare Part C&D were it side by side.

0:31:58.610 --> 0:32:5.680  
Micah Hager  
So common VA coverage options include like if you have a VA coverage, does Medicare Advantage replace VA coverage?

0:32:5.690 --> 0:32:13.580  
Micah Hager  
No cost sharing at VA facilities of VA benefits cover costs and care of veteran plan at WellCare providers.

0:32:13.590 --> 0:32:17.70  
Micah Hager  
WellCare benefits cover costs and care and veteran pays the cost share.

0:32:18.90 --> 0:32:27.720  
Micah Hager  
That uh benefits of adding a Medicare Advantage plan access to additional providers here is kind of some interesting things.

0:32:27.730 --> 0:32:30.220  
Micah Hager  
It's starting to get into some of those additional benefits.

0:32:30.590 --> 0:32:39.940  
Micah Hager  
Remember I mentioned earlier, Part B has a premium of the 17470 which automatically comes out of your Social Security check.

0:32:40.800 --> 0:32:58.980  
Micah Hager  
We do have some Medicare Advantage plans that offer Part B give back options, which means we will reimburse you as a veteran a portion of your Part B premium and that Part B premium reimbursement does vary by state and and area as well, but that is one option.

0:32:59.50 --> 0:33:4.400  
Micah Hager  
And then there's additional benefits and services of an MA plan, which I'm gonna cover in a few more slides.

0:33:6.560 --> 0:33:9.470  
Micah Hager  
Our prescription benefits coordinated VA coverage?

0:33:10.610 --> 0:33:11.720  
Micah Hager  
No, they're not.

0:33:11.730 --> 0:33:20.800  
Micah Hager  
Veteran gets prescription drugs at the VA feels that facility or male or they cannot use VAN MA coverage for the same drug at the same time.

0:33:21.190 --> 0:33:21.470  
Micah Hager  
OK.

0:33:21.480 --> 0:33:26.70  
Micah Hager  
So you're gonna choose where you want your prescription drugs get.

0:33:26.80 --> 0:33:26.900  
Micah Hager  
Yeah, covered.

0:33:26.910 --> 0:33:38.710  
Micah Hager  
Whether you do it through your Medicare Advantage plan, if you were to add the prescription drug plan to it, if not, you just get an MA plan and you take your drugs through the VA champ.

0:33:38.720 --> 0:33:54.430  
Micah Hager  
VA again, Medicare Advantage does not replace Champ VA Champ VA is secondary to the Medicare Advantage plan, and the veteran must report, and they plan to DHA or other as other health insurance.

0:33:54.440 --> 0:34:2.60  
Micah Hager  
So you gotta make sure you're letting chant, VA now that you have a Medicare Advantage plan as other health insurance, OK.

0:34:4.780 --> 0:34:8.950  
Micah Hager  
By having that Medicare Advantage plan, you're gonna get additional benefits and services.

0:34:9.10 --> 0:34:27.340  
Micah Hager  
So whether you're getting a part to give back or dental or other benefits, which I will cover here in a minute that come along with a Medicare Advantage plan, Medicare primary to champ, VA, as I stated for drug coverage, if a member joins a Medicare prescription drug plan.

0:34:27.510 --> 0:34:30.550  
Micah Hager  
So you have an MA plan with a prescription drug built into it.

0:34:30.970 --> 0:34:31.590  
Micah Hager  
Uh.

0:34:32.10 --> 0:34:35.400  
Micah Hager  
Prescription drug they can no longer use meds by mail program.

0:34:35.410 --> 0:34:47.570  
Micah Hager  
So I wanna make sure that we understand that if you have a Medicare Advantage and you get a prescription drug plan and you have champion A, you can no longer use the meds by mail program.

0:34:47.680 --> 0:34:48.90  
Micah Hager  
OK.

0:34:48.170 --> 0:34:51.970  
Micah Hager  
Again, the reason why you'd want to sit down with someone to make sure you're reviewing your options.

0:34:54.340 --> 0:34:55.450  
Micah Hager  
Tricare for life.

0:34:55.520 --> 0:34:57.310  
Micah Hager  
Again, MA does not replace it.

0:34:57.780 --> 0:35:2.70  
Micah Hager  
Tricare for life acts as a supplement and secondary to the Medicare Advantage plan.

0:35:2.580 --> 0:35:9.610  
Micah Hager  
Again, the veterans must submit their claims to Tricare for life to the contractor after WellCare pays his portion.

0:35:9.940 --> 0:35:11.650  
Micah Hager  
So you go to the doctor.

0:35:11.660 --> 0:35:13.220  
Micah Hager  
WellCare pays their portion of it.

0:35:13.840 --> 0:35:26.560  
Micah Hager  
If you have an out of pocket cost, copay, deductible, whatnot, you're going to have to report that to Tricare for life, additional benefits and services of the MA Plan also will be available to that person.

0:35:27.40 --> 0:35:30.660  
Micah Hager  
Umm, you do not have a need for a drug coverage.

0:35:30.670 --> 0:35:38.560  
Micah Hager  
If you have Tricare for life, OK, if you choose the join, a plan with prescription benefits, the MA plan becomes primary.

0:35:39.820 --> 0:35:57.160  
Micah Hager  
There's possible coordination, but member likely must file claim to Tricare for any out of pocket cost for that prescription drug, but the reality is if you try careful like you do not need the Medicare Advantage prescription drug plan because you're gonna have your drugs covered through Tricare.

0:36:3.10 --> 0:36:5.100  
Micah Hager  
Let's get into the enrollment periods, the real quick.

0:36:5.110 --> 0:36:11.600  
Micah Hager  
So when you're talking Medicare Advantage, there's times where you can enroll, must enroll or times where you have an option to make a change.

0:36:11.610 --> 0:36:12.280  
Micah Hager  
OK.

0:36:12.370 --> 0:36:17.400  
Micah Hager  
So Medicare Advantage plan, there are some limitations when you can make changes to those plans.

0:36:17.840 --> 0:36:20.40  
Micah Hager  
And I'm going to go over some of those examples.

0:36:20.50 --> 0:36:31.590  
Micah Hager  
So if you were aging into Medicare, so you're turning 65 and you're gonna be going on to Medicare, you become eligible for Medicare three months prior to your 65th birthday.

0:36:32.950 --> 0:36:33.420  
Micah Hager  
Uh.

0:36:33.430 --> 0:36:38.430  
Micah Hager  
You then have three months after you turn 65 to make a decision on your healthcare.

0:36:38.440 --> 0:36:40.260  
Micah Hager  
So that's kind of a confusing sense.

0:36:40.270 --> 0:36:41.880  
Micah Hager  
OK, let me put it this way.

0:36:41.950 --> 0:36:50.640  
Micah Hager  
You basically have seven months to make a decision on your Medicare plan 3 months prior to your birth month, your birth month and three months after your birth month.

0:36:50.930 --> 0:36:54.350  
Micah Hager  
That's your window to make your decision on what you wanna do with your Medicare.

0:36:55.640 --> 0:36:57.280  
Micah Hager  
OK, so keep that in mind.

0:36:57.350 --> 0:36:57.580  
Micah Hager  
You.

0:36:57.590 --> 0:36:59.900  
Micah Hager  
That's your window when you're aging into Medicare.

0:37:1.390 --> 0:37:7.520  
Micah Hager  
If you are disabled and you are under 65, you may qualify for part A.

0:37:7.530 --> 0:37:13.330  
Micah Hager  
If you've received Social Security benefits or Railroad retirement board disability for 24 months.

0:37:14.480 --> 0:37:19.760  
Micah Hager  
So again, if you're under 65, then you're disabled and you've been receiving disability benefits.

0:37:20.880 --> 0:37:29.150  
Micah Hager  
Uh, through Social Security for 24 months, you will become eligible for part A and then you can enroll the Part B and get a Medicare Advantage plan.

0:37:30.170 --> 0:37:35.370  
Micah Hager  
OK, as I said, there are limitations to when you can make changes.

0:37:35.380 --> 0:37:45.890  
Micah Hager  
So once you enroll into a Medicare Advantage plan, there's times what that you can make change and that's what we call our annual enrollment or annual election period, OK?

0:37:46.110 --> 0:37:57.540  
Micah Hager  
It happens every year October 15th through December 7th, and if you pay attention to the commercials on TV, you know what's coming up, because there's a ton of commercials that's talking about Medicare Advantage.

0:37:57.860 --> 0:38:4.560  
Micah Hager  
And they're telling you to call the one 800 number to make your decisions and all that other confusing stuff.

0:38:4.570 --> 0:38:13.960  
Micah Hager  
Now what I'm going to tell you is that if you are on a Medicare Advantage plan, this is your chance to make a change to that that plan.

0:38:14.340 --> 0:38:16.820  
Micah Hager  
October 15th through December 7th.

0:38:16.910 --> 0:38:19.280  
Micah Hager  
You can make changes to your Medicare Advantage plan.

0:38:19.510 --> 0:38:22.960  
Micah Hager  
You can make multiple changes to your Medicare Advantage plan.

0:38:23.430 --> 0:38:25.530  
Micah Hager  
The last plan you would enroll.

0:38:27.610 --> 0:38:30.940  
Micah Hager  
At that, you're enrolled in on December 7th is the plan you choose.

0:38:31.330 --> 0:38:32.510  
Micah Hager  
So I'm gonna give you an example.

0:38:33.430 --> 0:38:37.40  
Micah Hager  
You're like, look, I'm with company C right now.

0:38:37.90 --> 0:38:38.340  
Micah Hager  
The plan is not working.

0:38:38.430 --> 0:38:39.90  
Micah Hager  
Eugene tied.

0:38:39.100 --> 0:38:41.390  
Micah Hager  
You're gonna go to Company B for a Medicare Advantage plan.

0:38:43.110 --> 0:38:46.330  
Micah Hager  
You get all the paperwork from them and you're like, yeah, you know what?

0:38:46.650 --> 0:38:47.980  
Micah Hager  
I don't wanna be with them.

0:38:48.130 --> 0:38:49.60  
Micah Hager  
You're talk to the neighbor.

0:38:49.70 --> 0:38:52.900  
Micah Hager  
They say, hey, go with this company A so then now you enroll with company A.

0:38:53.390 --> 0:39:4.280  
Micah Hager  
If the company is the last company you're with, that's the company you're gonna be with when December 7th comes around, that plan becomes effective, not December 7th, but on January 1st of that following year.

0:39:4.870 --> 0:39:5.440  
Micah Hager  
OK.

0:39:5.490 --> 0:39:15.770  
Micah Hager  
So any plan or any change you make during your annual election period between October 15th and December 7th goes into effect on January 1st of the following year.

0:39:17.760 --> 0:39:23.150  
Micah Hager  
OK, I always wanna make sure people know that it does not go into effect the following month.

0:39:23.160 --> 0:39:24.760  
Micah Hager  
It's the January 1st of the following year.

0:39:28.80 --> 0:39:56.210  
Micah Hager  
There are some times where we come up with what we call special election periods and that allows you to make a change earlier throughout the year because one if you moved, you moved to a different state or you moved to a different plan area servicing area, you're gonna wanna make sure you're reviewing your Medicare Advantage, your Medicare options because like I said, they do vary from state to state and they're gonna vary from county and zip code to county and zip code within those states.

0:39:56.220 --> 0:40:4.560  
Micah Hager  
So anytime you move, make sure you reach out and review what your Medicare options are or that you're coverage still is available where you live.

0:40:4.920 --> 0:40:18.860  
Micah Hager  
If not, you have a special election period and at that time you can make a change to your Medicare Advantage if you are eligible for both Medicare and Medicaid, you have special election periods that happen every three months.

0:40:19.30 --> 0:40:19.520  
Micah Hager  
OK.

0:40:19.630 --> 0:40:24.830  
Micah Hager  
So that's a quarterly Sep for those people that are within a dual eligible option.

0:40:26.70 --> 0:40:34.610  
Micah Hager  
If you, uh, qualify for any one of our special need plans again, you will have a special enrollment period every three months to make a change to that plan.

0:40:36.580 --> 0:40:44.900  
Micah Hager  
And then there's other times where special needs or a special enrollment plants or special enrollment periods come available.

0:40:45.770 --> 0:40:52.520  
Micah Hager  
If there is a special enrollment period in your area, a lot of times your Medicare agent will be able to notify you of that.

0:41:1.30 --> 0:41:17.770  
Micah Hager  
I'm gonna stop here real quick because Brittany, I think I just lost a couple of slides I'm and it's I I might saying that to Brittany because she's with me at WellCare, but I just realized that I have a couple of slides that were not in my presentation today and I'm not sure what happened to them.

0:41:17.820 --> 0:41:27.360  
Micah Hager  
So I'm gonna kind of just talk to him on my own and those slides are the ones that describe our special benefits or additional benefits that are Medicare Advantage plans offered.

0:41:28.190 --> 0:41:35.580  
Micah Hager  
Some of those additional benefits are things that you don't get with your VA plan or you definitely aren't getting with original Medicare.

0:41:35.590 --> 0:41:38.350  
Micah Hager  
OK, some of it being dental insurance.

0:41:39.950 --> 0:41:47.200  
Micah Hager  
Well, if you get a part C Plan or Medicare Advantage plan, most of those plans are gonna have some type of medical dental coverage on there.

0:41:47.310 --> 0:41:50.80  
Micah Hager  
They're also gonna have vision coverage and hearing coverage.

0:41:50.470 --> 0:42:6.920  
Micah Hager  
So those are additional benefits that you can get with a Medicare Advantage plan on top of your original Medicare if you stay out of original Medicare or if you go on to a Medigap or Medicare supplement plan, you would have to buy a dental plan or vision plan or a hearing plan.

0:42:6.930 --> 0:42:28.290  
Micah Hager  
On top of that Medicare supplement plan, so one of the benefits of having a Medicare Advantage is to get that dental coverage to get that vision coverage or that hearing coverage for whatever it may be, the dead, the dental can cover anything from, uh, simple cleanings to uh, dentures and implants.

0:42:28.340 --> 0:42:33.830  
Micah Hager  
So you wanna make sure you're looking at your Medicare Advantage plans to see what those dental benefits are?

0:42:34.480 --> 0:42:38.990  
Micah Hager  
Some of the other benefits that come with our Medicare Advantage plans are what we call OTC.

0:42:39.0 --> 0:42:47.520  
Micah Hager  
So over the counter options where you can go get over the counter drugs and we will reimburse you with a benefits card.

0:42:50.190 --> 0:42:57.240  
Micah Hager  
We have a special name that we call it, but it's a little benefits or a little credit card that provides you options on it.

0:42:57.250 --> 0:43:10.880  
Micah Hager  
Some of those plans not only cover over the counter options or OTC options, but some some plans will provide you benefits to help cover utilities or groceries or anything else that you may need assistance with.

0:43:11.90 --> 0:43:17.740  
Micah Hager  
So again, looking at the different plan options and seeing what those benefits are increased benefits that.

0:43:18.230 --> 0:43:19.360  
Micah Hager  
Thank you, Moana.

0:43:19.370 --> 0:43:21.590  
Micah Hager  
I appreciate that WellCare spendable card.

0:43:21.690 --> 0:43:31.240  
Micah Hager  
I knew somebody would throw that out there for me, but that card gives you a lots of benefits and you really wanna make sure you understand what those benefits are and how to go about getting that done.

0:43:31.520 --> 0:43:37.90  
Micah Hager  
Card and those cards will be a lot of times are reloaded every quarter.

0:43:37.540 --> 0:43:41.190  
Micah Hager  
So, umm, do you wanna make sure you're following through on that?

0:43:41.200 --> 0:43:49.90  
Micah Hager  
I I I say that because I've even talked to my parents about it and my mom had no idea she even had that benefit available to her.

0:43:49.100 --> 0:43:50.410  
Micah Hager  
She's up in Minnesota.

0:43:50.480 --> 0:43:55.30  
Micah Hager  
I'm in Texas, so it's not like I completely failed my mom, but she didn't ask.

0:43:55.40 --> 0:44:1.280  
Micah Hager  
But when I reviewed her plan, she had the option and she had no idea her agent didn't tell her about it.

0:44:2.180 --> 0:44:4.100  
Micah Hager  
That's this appointing.

0:44:4.930 --> 0:44:15.450  
Micah Hager  
I promised you if you meet with a WellCare agent, you will not have that that happened to you because those plans are covered in detail by all of our agents and we will talk about those spendable cards.

0:44:16.370 --> 0:44:20.480  
Micah Hager  
Another benefit that you can get with our Medicare plans is transportation coverage.

0:44:21.430 --> 0:44:32.670  
Micah Hager  
So if you or your spouse or someone can't get to the doctor or go see your dentist or get to your appointments, you have a transportation option that built into your Medicare plan, and we will cover those.

0:44:33.260 --> 0:44:35.110  
Micah Hager  
Those transportation costs for you?

0:44:35.500 --> 0:44:42.980  
Micah Hager  
I'm not gonna get into it, you know, because again, it varies by planning locations, but guys, you really wanna make sure you look into those options.

0:44:45.190 --> 0:44:53.900  
Micah Hager  
Those are a couple of the benefits that are on top of the regular Medicare and those are benefits that you get by having a Medicare Advantage plan on top of your VA benefits.

0:44:54.250 --> 0:44:55.300  
Micah Hager  
So thank you about this.

0:44:55.470 --> 0:45:2.420  
Micah Hager  
You're getting the dental benefit, you're getting the vision, the hearing you're getting, the OTC benefit, you're getting transportation coverage.

0:45:3.750 --> 0:45:13.970  
Micah Hager  
If you find the right plan in your area, you're going to get a Part B partly give back option which is gonna help cover that Part B cost that comes out of your Social Security check every month.

0:45:14.300 --> 0:45:18.280  
Micah Hager  
OK, so these are all options that are covered.

0:45:19.520 --> 0:45:32.260  
Micah Hager  
One thing I want to highlight with your your your VA benefits that you may get if you're on a VA plan or or champ, VA, you know, an ambulance coverage or ambulance, right.

0:45:32.270 --> 0:45:45.20  
Micah Hager  
If you if something happens and you get picked up by an ambulance, sometimes those ambulance costs are not covered by the VA that would be a reason why a Medicare Advantage plan would be helpful, because we're gonna cover that ambulance.

0:45:45.30 --> 0:45:45.400  
Micah Hager  
Cox.

0:45:45.790 --> 0:45:49.620  
Micah Hager  
I'm gonna give you the story of my father, who has VA benefits up in Minnesota.

0:45:50.230 --> 0:45:51.570  
Micah Hager  
He had a heart attack.

0:45:51.690 --> 0:46:0.970  
Micah Hager  
OK, the ambulance picked them up and they took him to the nearest hospital, which was best for him because he needed the care.

0:46:1.30 --> 0:46:1.540  
Micah Hager  
OK.

0:46:1.650 --> 0:46:13.300  
Micah Hager  
But it was not a VA hospital, so knowing he had his uh, he had a patriot plan, and that plan covered his host, his ambulance.

0:46:13.310 --> 0:46:13.750  
Micah Hager  
Right.

0:46:14.110 --> 0:46:16.170  
Micah Hager  
And covered his hospital care.

0:46:17.110 --> 0:46:22.770  
Micah Hager  
OK, if you want to have that and he, he said, you know, I I had my VA benefits.

0:46:22.780 --> 0:46:24.70  
Micah Hager  
I don't need a Medicare Advantage plan.

0:46:25.700 --> 0:46:29.50  
Micah Hager  
We can all imagine what the cost of his out of pocket would be.

0:46:29.130 --> 0:46:34.880  
Micah Hager  
Now there are some options where the VA may step up and help cover some of those, but.

0:46:37.250 --> 0:46:38.0  
Micah Hager  
Not always.

0:46:38.810 --> 0:46:41.900  
Micah Hager  
And in his case, it was his Medicare Advantage plan that covered it.

0:46:42.780 --> 0:46:52.830  
Micah Hager  
It's just something I'm throwing out there as reasons why you want to sit down with a Medicare licensed professional to review what your options are.

0:46:53.800 --> 0:47:4.360  
Micah Hager  
OK, all of our agents at at at WellCare are are trained and should be familiar with what your benefits are that you have through the VA.

0:47:4.370 --> 0:47:13.830  
Micah Hager  
If you are on Champ, VA, Tricare for life or regular VA benefits, they will help you understand how your plans will coordinate with the Medicare option.

0:47:14.430 --> 0:47:14.890  
Micah Hager  
Umm.

0:47:15.670 --> 0:47:21.640  
Micah Hager  
So please feel free to reach out to us with any questions.

0:47:22.430 --> 0:47:26.770  
Micah Hager  
This slide that I have on the screen right now does provide you some contact information.

0:47:28.20 --> 0:47:39.140  
Micah Hager  
One is it does give you a phone number to our one 800 number which brings you right into our license WellCare agents and they can help you answer any questions or concerns you may have with your current plan.

0:47:40.680 --> 0:47:53.720  
Micah Hager  
If you are a post commander or you are a member of a post that would like to have someone locally come and talk with you at your local post, please reach out to our national events team at national events at 17.com.

0:47:55.70 --> 0:47:57.280  
Micah Hager  
You can also reach out to me directly.

0:47:57.470 --> 0:48:7.880  
Micah Hager  
Uh, this is my email micah.hager,@wellcare.com you can send me an email and we can get you set up with a local agent.

0:48:10.230 --> 0:48:20.570  
Micah Hager  
I wanna just make sure y'all know that one of the main things that we are looking to do at WellCare is really help you guys all understand how Medicare works for veterans.

0:48:21.440 --> 0:48:24.310  
Micah Hager  
We want to educate your Members.

0:48:24.500 --> 0:48:32.450  
Micah Hager  
We're not looking to make you, you know, jump into a WellCare plan, but we definitely wanna educate you on what your options are.

0:48:32.640 --> 0:48:35.730  
Micah Hager  
We wanna help your your post grow.

0:48:35.810 --> 0:48:43.940  
Micah Hager  
We wanna try and do events with your post, whether it's with just your post members or we do a community event at WellCare.

0:48:43.950 --> 0:48:53.420  
Micah Hager  
We're here to support you in every way possible, and it's not just talking about, you know, what is Medicare, but we wanna help you with those local community events.

0:48:53.430 --> 0:49:0.30  
Micah Hager  
We wanna partner with your local posts, so if you have something coming up and you're like, hey, you know what?

0:49:0.110 --> 0:49:2.70  
Micah Hager  
Maybe we should reach out to welcare we.

0:49:2.80 --> 0:49:8.610  
Micah Hager  
Maybe we can get a A individual come and work with us on our posts and do some type of Community event.

0:49:8.930 --> 0:49:9.770  
Micah Hager  
We're here to do that.

0:49:12.570 --> 0:49:33.360  
Micah Hager  
We've had multiple multiple times where, uh, we've had really good success with some of your local posts and some of the States and it, you know, you probably will see some of those come up in some local through either the American Legion or in the magazine will be putting some news articles and talking about some of the successes we have.

0:49:33.930 --> 0:49:40.540  
Micah Hager  
I'm also gonna throw this out there if you are a post commander or department commander, please reach out to me as well.

0:49:40.550 --> 0:49:46.220  
Micah Hager  
We are looking to be a part of all your department conferences coming up this summer.

0:49:46.230 --> 0:49:48.380  
Micah Hager  
We wanna be there to support you.

0:49:48.470 --> 0:49:57.60  
Micah Hager  
We wanna provide you educational opportunities where maybe we can speak to your Members or just be there and have a table to answer any questions.

0:49:57.290 --> 0:50:13.120  
Micah Hager  
So if you do have somebody within the department that's looking for vendors to or sponsors or anything that we can do to be a part of your events this summer, we wanna we wanna do that, we wanna be there and join you and support you in any way.

0:50:13.960 --> 0:50:19.480  
Micah Hager  
Umm, that kind of the end of my presentation, Aaron.

0:50:20.160 --> 0:50:20.750  
Bossen, Erin  
Good timing.

0:50:20.420 --> 0:50:23.510  
Micah Hager  
I know I have Brittany here from a WellCare.

0:50:23.520 --> 0:50:24.560  
Micah Hager  
Brittany, thank you for being here.

0:50:25.740 --> 0:50:26.440  
Micah Hager  
Tony cross.

0:50:26.450 --> 0:50:27.580  
Micah Hager  
I, Tony, I see you.

0:50:27.590 --> 0:50:28.580  
Micah Hager  
Thanks for joining us.

0:50:28.590 --> 0:50:32.240  
Micah Hager  
Again, it is a little less questions this this time than the last time around.

0:50:33.110 --> 0:50:37.700  
Micah Hager  
Tony, if you wanna go ahead and just kind of throw some information out there for you yourself as well.

0:50:37.710 --> 0:50:39.190  
Micah Hager  
If if anybody wants to reach out to you.

0:50:40.520 --> 0:50:40.790  
Cross, Anthony D.  
Yeah.

0:50:40.790 --> 0:50:41.460  
Bossen, Erin  
I told.

0:50:40.800 --> 0:50:49.250  
Cross, Anthony D.  
I would just say yeah, if you have any questions regarding your VA benefits, I'm gonna type my my phone and my email in here.

0:50:49.500 --> 0:50:52.30  
Cross, Anthony D.  
Please feel free to give me a call and deal with it quite a bit.

0:50:52.240 --> 0:50:54.70  
Cross, Anthony D.  
Sometimes you got VA benefits.

0:50:54.80 --> 0:51:0.830  
Cross, Anthony D.  
All these slides are great, but sometimes maybe I can connect you a little bit with Mike or anybody you know to help you a little bit farther.

0:51:0.980 --> 0:51:10.440  
Cross, Anthony D.  
I'll put my email and phone number on here and if you need anything, feel free to get back to me and ordered.

0:51:10.910 --> 0:51:16.40  
Cross, Anthony D.  
Yeah, it was with the.

0:51:7.810 --> 0:51:18.750  
Micah Hager  
And Aaron, I do believe that this was recorded and it the uh they can go through and find this presentation on American Legion website, correct under training Tuesdays.

0:51:18.490 --> 0:51:19.900  
Bossen, Erin  
Training Tuesdays.

0:51:20.110 --> 0:51:24.960  
Bossen, Erin  
So it's www.legion.org/training/training Tuesdays.

0:51:25.290 --> 0:51:30.880  
Bossen, Erin  
It's on the slides before and after any time like we do a training Tuesday.

0:51:30.890 --> 0:51:45.380  
Bossen, Erin  
Always make sure I put it up there, which also if you saw the slides in the beginning, we will have Tony on training Tuesday next month at 7:00 PM on April 30th discussing be the one launch.

0:51:45.390 --> 0:51:48.670  
Bossen, Erin  
So it all kind of ties together right now and that's on purpose.

0:51:50.570 --> 0:51:51.140  
Micah Hager  
I love it.

0:51:51.370 --> 0:51:51.860  
Micah Hager  
That's awesome.

0:51:50.430 --> 0:51:53.140  
Bossen, Erin  
Umm, so that's that's really cool.

0:51:53.150 --> 0:51:55.820  
Bossen, Erin  
We do have a couple questions in the chat.

0:51:55.830 --> 0:51:58.600  
Bossen, Erin  
We had one from Ron Runyan earlier.

0:51:58.970 --> 0:52:0.620  
Bossen, Erin  
What do you do if you choose and?

0:52:0.630 --> 0:52:2.280  
Bossen, Erin  
I might have been out of the room when you answered it.

0:52:2.290 --> 0:52:7.380  
Bossen, Erin  
Living in one state half the year and another state the other half a year and then Jeff Mattingly.

0:52:7.390 --> 0:52:10.760  
Bossen, Erin  
Kind of played off of that and said it may.

0:52:10.770 --> 0:52:13.340  
Bossen, Erin  
Plans are not travel friendly.

0:52:13.710 --> 0:52:14.360  
Bossen, Erin  
Correct.

0:52:14.910 --> 0:52:16.380  
Bossen, Erin  
And you're traveling and need care.

0:52:16.390 --> 0:52:18.120  
Bossen, Erin  
You're typically out of network, correct?

0:52:19.930 --> 0:52:29.510  
Micah Hager  
So if you if you live in one state half the year in another state, the other half of the year, we do have some, some of our Medicare Advantage plans do have travel built into it.

0:52:32.30 --> 0:52:37.150  
Micah Hager  
It gets tricky if you know when you're depending on what state you're going to from what state you live in.

0:52:39.740 --> 0:52:50.770  
Micah Hager  
I always encourage you, everybody to sit down and talk to somebody and that that can review what plans are available in your area and what those travel benefits are that are built into it.

0:52:51.420 --> 0:52:55.990  
Micah Hager  
Now, if you're within the PHP, if you can get a PPO plan that's gonna help you to go from state to state.

0:52:56.0 --> 0:52:56.610  
Micah Hager  
OK.

0:52:57.60 --> 0:53:3.200  
Micah Hager  
But there are some travel benefits, so it's not 100% correct that MA plans are not travel friendly.

0:53:4.240 --> 0:53:5.390  
Micah Hager  
There is a misconception.

0:53:5.460 --> 0:53:11.430  
Micah Hager  
I will tell you I've been doing Medicare for 15 years and Medicare MA plans have been.

0:53:11.840 --> 0:53:18.170  
Micah Hager  
Known as not being travel friendly, those plans were enhancing the benefits of our plans.

0:53:18.180 --> 0:53:20.650  
Micah Hager  
So they're becoming more and more travel friendly.

0:53:20.940 --> 0:53:27.0  
Micah Hager  
So that is that is a I understand where, where, where Jeff is coming from on that.

0:53:27.10 --> 0:53:36.480  
Micah Hager  
So I I would encourage you to either reach out to WellCare and and ask an inquiry on some of that, because it just depends on the plans in your area.

0:53:36.490 --> 0:53:38.990  
Micah Hager  
But there are definitely some travel benefits built into our plans.

0:53:40.930 --> 0:53:41.240  
Bossen, Erin  
Alright.

0:53:40.630 --> 0:53:45.580  
Micah Hager  
I do wanna talk cover one other thing. Uh.

0:53:51.910 --> 0:53:52.40  
Bossen, Erin  
Yes.

0:53:49.200 --> 0:53:53.280  
Micah Hager  
Erin Dukes, you there, Erin?

0:53:53.290 --> 0:53:54.760  
Micah Hager  
You sent me something earlier today.

0:53:54.830 --> 0:53:57.370  
Micah Hager  
I wanna make sure that coverage gets that question gets covered.

0:53:57.730 --> 0:53:58.380  
Bossen, Erin  
Sure.

0:53:57.380 --> 0:53:59.420  
Micah Hager  
There it is. Umm.

0:54:7.910 --> 0:54:8.280  
Micah Hager  
Yeah.

0:53:58.930 --> 0:54:8.500  
Bossen, Erin  
So the message for my friend that Fox, about switching back and forth from the advantage plan.

0:54:8.290 --> 0:54:9.670  
Micah Hager  
So that's right.

0:54:9.830 --> 0:54:15.220  
Micah Hager  
They were concerned that if I sign up for a Medicare Advantage plan and I wanna go to original Medicare, I'm going to be penalized.

0:54:15.650 --> 0:54:33.160  
Micah Hager  
So if you sign up for original if if you're on original Medicare and you sign up for a Medicare Advantage plan, if you're within one of the enrollment periods where you can, umm, you can go back to original Medicare that that option will be for you.

0:54:33.240 --> 0:54:37.340  
Micah Hager  
You're not gonna be financially penalized to go back to original Medicare.

0:54:38.830 --> 0:54:41.970  
Micah Hager  
OK, so it it it.

0:54:44.140 --> 0:54:48.550  
Micah Hager  
I the penalty for Medicare is for not enrolling in original Medicare.

0:54:48.560 --> 0:54:54.140  
Micah Hager  
That's where you're going to see some penalties, but to go back to original Medicare from an MAPD plan now.

0:54:56.130 --> 0:55:4.470  
Micah Hager  
Keep in mind to make changes to your mipd plan if you're you can only do that during open or during the annual enrollment period.

0:55:5.20 --> 0:55:5.280  
Micah Hager  
OK.

0:55:7.430 --> 0:55:12.320  
Micah Hager  
One period I didn't talk about is from January 1st through March 31st.

0:55:12.770 --> 0:55:14.120  
Micah Hager  
They called that open enrollment.

0:55:14.130 --> 0:55:17.700  
Micah Hager  
It's a new period that we've come about here with Medicare.

0:55:17.990 --> 0:55:27.880  
Micah Hager  
So from January 1st through March 31st, whatever choice you made during the annual enrollment period, you get one option to change between January 1st and March 31st.

0:55:27.890 --> 0:55:30.900  
Micah Hager  
So I mean, we have what, five days left, right?

0:55:31.50 --> 0:55:41.240  
Micah Hager  
So if you're someone that made a choice back in the annual enrollment period, you actually do have an option to make a change on that one time during that open enrollment period from January 1st through March 31st.

0:55:42.210 --> 0:55:44.0  
Micah Hager  
But that is that is coming up.

0:55:44.470 --> 0:55:51.440  
Micah Hager  
I do see Harold's question that says I don't see any WellCare MPD plans in Utah, only PDP plans.

0:55:53.400 --> 0:55:54.310  
Micah Hager  
That is correct.

0:55:54.320 --> 0:55:58.810  
Micah Hager  
Right now we are not in every state today.

0:55:59.400 --> 0:56:3.230  
Micah Hager  
We are in 37 states, so that may be possible.

0:56:3.240 --> 0:56:14.810  
Micah Hager  
So I I do know that our MA plans are Medicare Advantage prescription drug plans or Medicare Advantage plans are not in every state are PDP plans which is the prescription drug plan only.

0:56:14.880 --> 0:56:15.910  
Micah Hager  
We are in all 50 states.

0:56:20.790 --> 0:56:21.410  
Bossen, Erin  
Great.

0:56:21.500 --> 0:56:22.450  
Bossen, Erin  
That sounds good.

0:56:22.540 --> 0:56:26.550  
Bossen, Erin  
So do we have any other questions or concerns?

0:56:26.560 --> 0:56:28.790  
Bossen, Erin  
It looks like we're just not gonna M out.

0:56:28.830 --> 0:56:31.660  
Bossen, Erin  
So 37 states out of 50, that's not, that's not bad.

0:56:31.670 --> 0:56:33.210  
Bossen, Erin  
Average that's over 2/3.

0:56:33.910 --> 0:56:47.380  
Micah Hager  
It is and and keep our fingers crossed we are looking at doing some adding some expansion States and you know the relationship with the American Legion is really helping us and become more encouraged to open up our markets and some of these additional states.

0:56:47.390 --> 0:56:52.80  
Micah Hager  
And you know those of us at WellCare are hoping that that does happen.

0:56:52.140 --> 0:56:59.140  
Micah Hager  
So yes, and and you know, really I I wasn't able to do a quick a full introduction of myself.

0:56:59.190 --> 0:57:1.320  
Micah Hager  
I'm originally from Minnesota myself.

0:57:1.590 --> 0:57:8.520  
Micah Hager  
I originally joined the American Legion up in Minnesota before I moved to Texas, and now I'm a member of the American Legion in Texas.

0:57:8.790 --> 0:57:12.960  
Micah Hager  
But my parents live in Minnesota, and WellCare is not in Minnesota.

0:57:12.970 --> 0:57:14.440  
Micah Hager  
So I couldn't even I.

0:57:14.450 --> 0:57:16.240  
Micah Hager  
I can't even help my parents with a welfare plan.

0:57:16.250 --> 0:57:17.660  
Micah Hager  
Which that's unfortunate.

0:57:17.670 --> 0:57:20.350  
Micah Hager  
So I know they have one of those other plans out there, but.

0:57:23.540 --> 0:57:25.70  
Micah Hager  
So yes, hopefully that we'll see.

0:57:25.80 --> 0:57:27.90  
Micah Hager  
We'll see those expansions happen, then it come in years.

0:57:29.440 --> 0:57:30.580  
Bossen, Erin  
Very good, very good.

0:57:31.810 --> 0:57:33.510  
Bossen, Erin  
Thank you for your time tonight.

0:57:33.830 --> 0:57:41.280  
Bossen, Erin  
We really appreciate Micah and Brittany joining us and I'm above all training Tuesdays don't happen without our members.

0:57:41.330 --> 0:57:44.280  
Bossen, Erin  
So thank you for this time that you've given us.

0:57:44.590 --> 0:57:57.700  
Bossen, Erin  
I know it's dinner time for some and some are in mountain standard and some have Google calendars that aren't friendly to them, so I really appreciate you guys carving out the time making the effort and just being here with us.

0:57:57.970 --> 0:57:59.820  
Bossen, Erin  
It's really nice and really wonderful.

0:57:59.830 --> 0:58:10.470  
Bossen, Erin  
I hope you'll join us again next month with the be the one Tony Cross will be our presenter for that and we're going to talk about some of the really cool up and coming stuff that be.

0:58:10.480 --> 0:58:14.430  
Bossen, Erin  
The one is becoming Tony Cross is to be the one manager.

0:58:14.900 --> 0:58:21.610  
Bossen, Erin  
So really just looking forward to these developing times throughout March and April.

0:58:25.220 --> 0:58:26.290  
Bossen, Erin  
Do you have anything else?

0:58:26.300 --> 0:58:26.810  
Bossen, Erin  
Micah. Brittany.

0:58:27.840 --> 0:58:28.330  
Micah Hager  
I don't.

0:58:28.340 --> 0:58:29.520  
Micah Hager  
I appreciate the time, Erin.

0:58:29.540 --> 0:58:31.490  
Micah Hager  
Thank you so much for having us on with your group.

0:58:32.140 --> 0:58:34.610  
Micah Hager  
I will say that look for your emails.

0:58:34.620 --> 0:58:36.270  
Micah Hager  
We will be doing other Medicare.

0:58:38.210 --> 0:58:39.940  
Micah Hager  
Virtual events through WellCare.

0:58:39.950 --> 0:58:45.260  
Micah Hager  
So we would love to have you all join us in the coming months and we will be sending out emails.

0:58:45.270 --> 0:58:50.540  
Micah Hager  
I believe Brittany correct and stuff to those other virtual events will have down the road.

0:58:51.160 --> 0:58:52.300  
Micah Hager  
So thank you very much, Erin.

0:58:52.310 --> 0:58:52.890  
Micah Hager  
Appreciate it.

0:58:53.720 --> 0:58:54.680  
Bossen, Erin  
They're problem anytime.

0:58:54.690 --> 0:58:55.450  
Bossen, Erin  
Thank you so much.

0:58:55.460 --> 0:58:56.190  
Bossen, Erin  
You guys have been great.

0:58:57.370 --> 0:58:58.160  
Micah Hager  
Thanks everyone.

0:58:58.170 --> 0:58:58.800  
Micah Hager  
Have a great evening.