

# ESSENTIALS BY DEBI & JIM BOWMAN

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Total Benefit Services

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**Celebrating 14 Years**

### AARP Update

GOOD NEWS for those of you with AARP United Healthcare Medicare Supplements, after the first year, you are no longer required to be an AARP member, unless you want to. Simply do not pay your renewal when it arrives. Your medicare supplement policy will not be cancelled for not being an AARP member.

### Medicare Part D – When there are problems

We are not sure Medicare Part D members understand how Medicare allows us to interact on your behalf. Our primary role is to present options to you at each open enrollment period and then enroll you into the plan that best fits your needs.

What we cannot do is call the plan on your behalf and solve problems. Medicare requires the member to contact the plan directly. If this happens to you, you are welcome to make an appointment to come to the office and make the call with us. This includes billing issues and those related to Social Security deductions.

### BCBS Mobile App Available

Blue Cross & Blue Shield of TX has announced that there is an app for your mobile IPHONE or ANDROID phones.

Simply go to [www.bcbstx.com](http://www.bcbstx.com) from your phone and you will be able to access the BCBSTX online provider directory or customer service.

### BCBS: Pay Online with Credit Card

You can now log on to your Blue Cross & Blue Shield account at [www.bcbstx.com](http://www.bcbstx.com) and pay the premium with a Visa or Mastercard. You must register online first.

This is available for those of you who have direct bill. Of course, you can still pay by check and mail in the payment.

### Short Term Medical Plans

Short Term medical plans are easy and fast to put in place. They are less expensive than regular permanent individual health plans and serve several purposes.

Good when changing jobs and have a waiting period to satisfy.

Good when necessary to maintain insurance without being subject to pre-existing coverage exclusion.

Good when necessary to establish creditable coverage and satisfying pre-existing time frames.

Good when less costly insurance is needed during financial tough periods.

## **Turning 65 – Becoming Medicare Eligible**

The first of the month you turn 65 you become eligible for Medicare. It does not matter whether you have a group health plan, individual plan or no coverage, as long as you are Social Security eligible, you can enroll in Medicare Parts A & B.

For those on group plans, you only need to enroll in the no cost Medicare Part A and you can defer Part B enrollment and stay on the group plan. Once you are no longer actively employed, you have the opportunity to enroll in Medicare Part B.

This enrollment is not an automatic process unless you are already receiving Social Security benefits. If not, you will need to contact Social Security Administration to enroll (or go online) and decide when to begin receiving Social Security benefits. Recommended that this be done 90 days prior the month you turn 65.

We can provide guidance with this process and also enroll you into a Medicare Supplement, Part D prescription plan or Medicare Advantage plan.

## **No Call List for Cell Phones**

Call 1-888-382-1222 from your cell phone to be listed on the National DO NOT CALL list. It takes a minute of time and can prevent unwanted solicitor calls. This will block your number for 5 years.

Share this with others.

## **We Represent Secure Horizons HMO & Humana Medicare PPO**

Bowman & Bowman Consultants, Inc is also authorized to offer AARP Secure Horizons Medicare Advantage plans. These are mainly the Medicare HMO plans using their specific doctor network.

The other Medicare Advantage plans we offer are with Humana ChoiceCare Medicare PPO plans.

## **Websites of Interest**

[www.aetna.com](http://www.aetna.com) – Aetna insurance company Client website

[www.eams.com](http://www.eams.com) – AMS insurance company Client website

[www.bcbstx.com](http://www.bcbstx.com) – Blue Cross & Blue Shield insurance company Client website

[www.cigna.com](http://www.cigna.com) – Cigna insurance company website. Client site at: [www.mycigna.com](http://www.mycigna.com)

[www.myprime.com](http://www.myprime.com) – Blue Cross & Blue Shield prescription Client website

[www.humana.com](http://www.humana.com) – Humana insurance company Client website

[www.myuhc.com](http://www.myuhc.com) – United Healthcare insurance company Client website

[www.newlifestyles.com](http://www.newlifestyles.com) – List of state licensed senior living facilities at New Lifestyles website.

This newsletter intends to offer factual and up-to-date information on the subjects discussed, but should not be regarded as a complete analysis of these subjects. Professionals should be consulted before implementing any option presented. It is meant for informational use only.

*This is a Christian business based on the teachings of the Bible, with a strong belief in the Holy Spirit. We believe that God has blessed each of us and assigned us the task of stewardship during our lifetime. All efforts are focused towards this walk.*

*As it is written, “Minister to one another, as good stewards of the manifold grace of God”*

1 Peter 4:10