

Fall 2019 - October, November, December
Florida Edition

We Welcome Our New

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The OurSeniors.net Family Welcomes Our New Partner— Advocate Health Advisors

by an OurSeniors.net Staff Writer

The OurSeniors.net Family understands that health care issues are a large and growing concern for seniors and their families. That is why we are happy and proud to welcome a new partner, Advocate Health Advisors (AHA). This fine organization shares the core mission of the OurSeniors.net Family: service to seniors.

Today, every senior must make decisions that impact the cost and quality of medical care. We are in a period of rapid change in the healthcare system, and the issues surrounding that care are complicated. They may involve Medicare, VA benefits, Medigap plans, Advantage plans and other subjects that can get confusing very quickly. Having well-informed help before making these vital decisions is important. AHA provides exactly that.



AHA is a health and well-being advisory company. Founded in 2005 and based right here in Florida, it is a veteran-owned business, licensed in all

50 states and the Commonwealth of Puerto Rico. Its founder, Colonel Darwin Hale, is a retired military officer, having served 33 years in the United States Army. During his military career, he served in positions ranging from peacekeeping operations to combat assignments with the U.S. Special Operations Command. Since retiring, Hale has worked with top companies in the fields of healthcare services, information technologies, telecommunications and personnel management. Somehow, he also found time to write a book, *Need to Know* (available from Amazon.com). The book focuses on health care and reflects Hale's knowledge of what works and what doesn't in successful organizations.

Researching Medicare for the first time can be confusing, even frightening, and Hale understands that. "Choosing Medicare benefits is really stressful, but it doesn't have to be," he explains. "Our agents help people every day with what, when, and how to do it. The truth is some doctors are better than others and not all plans carry the same doctors. People deserve to know if they are scheduled to be sent to a two-star or a five-star hospital and our agents are available to do just that."

Through its network of knowledgeable agents, AHA serves as a trusted resource in local communities nationwide. Seniors may be tempted to simply enroll and be done with it, but this can be a costly mistake. As the AHA CEO says, "A lot of people are struggling, and these plans have what they need. For example, some plans actually give a grocery card, and that might help put food on the table. Some people must make the decision to buy medicine or food. Our agents see situations like this every day."

AHA agents understand how complex Medicare may seem. They are well-versed in advising newly eligible Medicare beneficiaries, helping them to choose the Medicare plan best suited to their needs. With over 5000 licensed agents in all 50 states and in Puerto Rico, AHA is ready to help with any situation, from new enrollments to coordinating VA benefits with Medicare.



The Medicare system often involves unexpected situations. For example, a senior who moves to a new location may find that they have left their Medicare Advantage coverage behind. But moving may give you the ability to choose a better plan, even outside of the normal election period. It may be a great opportunity to review your current coverage and see that you are getting the most out of the plans available.

Like OurSeniors.net, AHA has a special concern for veterans. The Veterans Initiative at AHA focuses on two topics: making certain that veterans use their VA benefits and coordinating those benefits with Medicare in the best way possible. There are over 22 million military veterans in the United States, but less than half of them are even enrolled to receive the benefits they deserve.

AHA and the OurSeniors.net family are a great match! We share the goal of serving the needs of our seniors, helping them to meet the challenges and take advantage of the opportunities that come with senior living. We give a big "Welcome Partner!" to this outstanding organization, Advocate Health Advisors. For further information you may call **407-833-6458** or **904-295-1358**.

OurSeniors.net is very pleased to welcome this new member to our family of Approved Vendors. Advocate Health Advisors shares our standards, values and our goal: to serve the needs of seniors in every way possible.



Benefit from a Partner in Care

by Compliance Officer Alissa Morris,
Advocate Health Advisors



If you or someone you know has recently aged-in to Medicare, then you know how stressful and overwhelming the process of choosing a Medicare plan can be. When and how do you sign up for Part A & Part B? What is the difference between a Medicare Advantage Plan and a Medicare Supplement plan? Do you need Part D coverage?

Knowing what to do and when to do it is critical! You don't want to miss your opportunity to make the right health plan choice, but who can you turn to for help in answering these important questions?



Advocate Health Advisors was formed in 2005 for just that reason—to help take the confusion out of Medicare. The company was founded by now-CEO

Darwin Hale when he saw firsthand just how stressful the process of choosing Medicare options can be when his own Mother turned 65 and aged-in to Medicare. Now, Advocate Health Advisors have teams of Independent Insurance Agents throughout Florida that help people answer these questions every day.

The biggest benefit of working with an agent that is independent is choice. They aren't employed by an insurance carrier, so they can help you compare plans from many different companies, and therefore provide you with unbiased, impartial advice. They can help you find the Medicare health plan that best fits your health and budget needs—not the carrier's.

When it comes to Medicare Advantage, there is an Annual Election Period (AEP) that runs from October 15th through


December 7th. That is the time to look at what you have now and decide if you want to keep it or if you want to make a change. For example, if you are currently on a Medicare Advantage plan, the AEP offers you the opportunity to switch to a different Medicare Advantage plan.

Why consider changing plans? Because your needs may change from year to year, and so may your health plan. You should be getting your annual checkups, so why not give your health plan a checkup also? To help you make sure your plan is still right for you, here are some questions you should ask yourself.

1. Has my income or plan premium changed significantly?
2. Have my prescription drug or pharmacy needs changed?
3. What would I change about my current plan?
4. Are my preferred doctors and hospitals in-network on my plan?

There might be new plans in your area that could save you money and provide you with enhanced benefits. Everyone's needs are different. The plan that works for your neighbor, friend or relative may not work for you. When comparing Medicare plans, it is not just about premium. There are many factors to consider. For example, Medicare Advantage plans may have a network of providers and hospitals. Did you know that plans and hospitals are rated on a five-star system based on their quality of care? You may be interested to learn if the plan you choose is in-network with a two-star or a five-star hospital.

The role of an Independent licensed sales agent is to help guide you through what to do and when to do it, when it comes to your Medicare plan. They will sit down with you and review your current coverage, discuss what you enjoy and what you would alter about it, and help you compare plan options that are offered in your market. An Advocate Health Agent is not just selling you an insurance plan. They are your partner in healthcare and wellness!

Why go it alone if you don't have to? Call Advocate Health Advisors at **407-833-6458** or **904-295-1358** for guidance. 

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**Medicare can be very
STRESSFUL.
We Can Help!**



Do you know your Medicare A, B, C's & D's?

We understand that Medicare choices can be confusing and even frightening. However, there may be significant differences between plans and you do not want to miss out on the care you need or the benefits you deserve.

DON'T GET DISCOURAGED, GET INFORMED!

Call to Learn:

- What Parts A, B, C & D mean?
- How to enroll in Medicare?
- The cost sharing and benefits that are associated with each letter.
- Your available health plan options.



QUESTIONS? CONTACT ONE OF OUR AGENTS TODAY!



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Se Habla Espanol
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Flagler, Orange, Osceola, St. John's, Seminole, Volusia counties.

Lake & Polk counties.

By calling this number, you agree to speak with an independent health insurance agent about Medicare Advantage products. Medicare has neither reviewed nor endorsed this information. This is an advertisement.