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Happy Autumn! In honor of my new **Oregon license**, here's Bridges Park in Ashland, Oregon – so if you know anyone who needs health insurance in Oregon, have them give me a call!

2023: Year of the Medicare PPO! Have you always wished for a *great Medicare PPO* in SoCal with low or no premiums? One like your old group insurance that goes to ALL the great hospitals . . . all over the country? Your wish has come true! **Next year there will be TWO national Medicare PPOs, one with a \$0 premium option.** Call or email me to learn more!

Because of Some Brats, starting October 2022, **Medicare enrollments over the phone must be recorded.** (*Thanks, call centers!*) So now I have a new **“Medicare Hotline”** number that I must use when I talk to someone who is interested in enrolling into a Medicare Advantage plan; the Hotline gives a recorded disclaimer and tells you you're being recorded! If you'd rather *not* be recorded during an enrollment, you have options, like a face-to-face visit, video call, using an enrollment link provided by me, or even text!

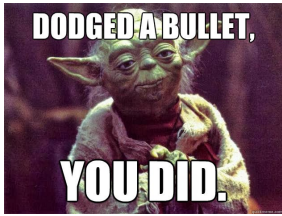
You can change your Medicare during the **Annual Enrollment Period, from October 15 through December 7th.** But, if you're happy with your plan, keep your plan. If you get a call from some call center (Grrr!) and wonder how their plans compare to yours, please **call me** and we'll go over the plans together. I'm contracted with most of the companies in Southern California.



Confused About Medicare? Come See Me in Person!

I will be giving two free seminars on **How to Save Money on Medicare by Planning Ahead** in October. The first is in **Huntington Beach** at Redeemer Lutheran Church on **October 8th** at 10:00 a.m., the second in **Cerritos** at Concordia Lutheran Church, Cerritos on **October 15th** at 9:00 a.m. At Cerritos, I will be joined by **Welcome Health**, who will provide a continental breakfast and a special doctor talk by Dr. Mike Wang about *Exercise and Fall Prevention*. Please

RSVP to me for either meeting so we know how many to prepare for, thanks.



Covered California: Update on the American Rescue Plan

In August Congress extended the American Rescue Plan through **2025**, which means that **those of us with federal subsidies to their Covered California health insurance plans will continue to receive lower premiums!** Thank you to those who've referred friends and family to me, I am honored to help. If you already have a plan and want me as your agent, we can do that, too. 😊

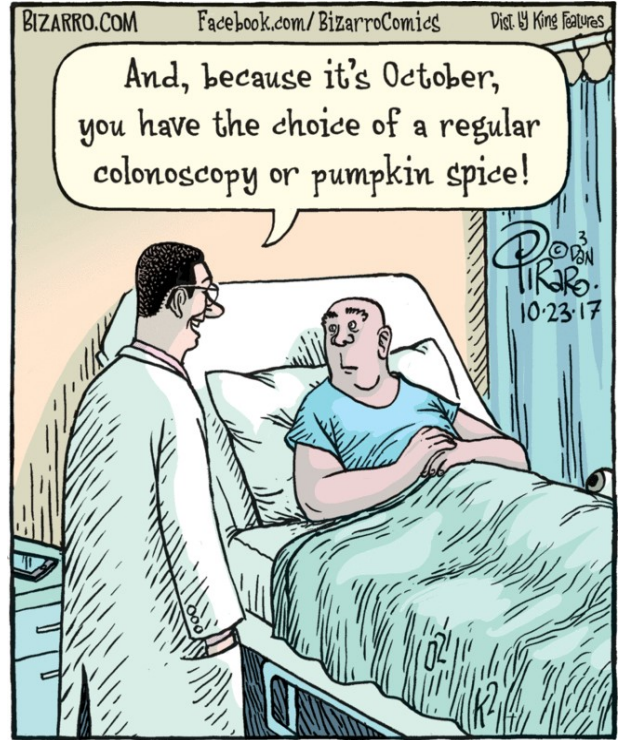
Is My Colonoscopy Covered? Yes, at \$0

Under **Medicare** or **Covered California**, all preventative care, no matter which company, is covered at 100% *within your network*. **Here are some better-known tests (this list is not exhaustive):**

- Bone mass measurement
- Colonoscopy
- Mammograms
- Cardiovascular screening
- Cervical and vaginal screenings
- Diabetes screenings
- Hepatitis B virus screening
- Prostate Cancer (PSA) screenings

With **Covered California** or a non-exchange plan, a preventive service like a colonoscopy or mammogram through your plan should be covered at \$0 before your deductible, through your network.

About that colonoscopy . . . if they find a polyp and take it out during your exam, then there may be a copay! Your plan may also charge an *outpatient copay*.



That Medicare Lady on the Radio Sounds Familiar . . .

If you're in Riverside, you may hear **my new radio spot** on the iHeart Radio broadcast of the **Taheebo Tea Club** (www.taheeboteaclub.com) on station **KCAA 1050 AM**, also on **102.3 and 106.5 FM**. Milan Vukovic is the founder of the Taheebo Tea Club, and I called him a few years ago to order his product. When he found out I was a Medicare broker, he saved my number. He's my client and I'm his! You can order Milan's taheebo tea from his website or buy at Clark's Nutrition and Natural Foods Markets in Riverside County.



Doctors Who Come to YOU! Welcome Health is a new mobile doctor group treating Medicare-eligible seniors in the comfort and privacy of their own homes. The doctors from Welcome Health are currently seeing patients all over Los Angeles and Orange County. This new group takes Original Medicare, and is also contracted with SCAN, United HealthCare, and more to come. Please call **Welcome Health** for more information at **(562) 444-5590**. Tell them Helena sent you!

Are Caption Phones a Scam? Actually, no! I met **Debra Nelson** of **CapTel** phones at the Orange Senior Roundtable, where I go every month to meet others who serve seniors. I learned that the caption phones are legit – these are paid for by our phone taxes (it's on your statement where it mentions the hearing impaired). Debra advises people on the best caption phones for their needs, then comes to your home and shows you how to use it! You can reach Debra at **(949) 702-7491** or email her at debra.nelson@oeius.org. And you don't have to be a senior to get one!

Required Disclaimer: "We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options." So there!