



CA, NV, AZ, TX, MO,
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The Great Medicaid “Unwinding”

People who were on **Medi-Cal** during the pandemic may be moved to a no- or low-cost **Covered California** plan as soon as May, as the federal government officially ends the pandemic. Starting April 1, 2023 **Medi-Cal** resumed redetermining eligibility for **Medi-Cal**, which they had halted for 14 months.

This “unwinding” may affect two to three million Californians under 65, who will now be eligible for **Covered California** (if this is you, call me). People on **Medicare** who are “**Medi-Medi**” may also be affected. If that happens to you or a friend, give me a call and I’ll help to find a good plan. If you were enrolled into **Medi-Cal** during the pandemic you should receive a letter regarding your eligibility, so if have moved recently, please reach out to your **Medi-Cal** caseworker and tell them your new address. You may lose eligibility if you don’t respond in the required 30 days.

Health Care and Income Taxes

Did you know that you can deduct your health insurance? If you file an itemized tax return, you can deduct any excess expenses on your health care on your Schedule A. You can include insurance premiums (like **Medicare** Part B!) along with dental expenses, medications, etc. If you are self-employed, you can deduct your premiums off the front of the 1040. Check with your tax professional for the details! (You **don’t** need any Proof of Coverage forms if you’re on **Medicare**.)

If you’re on **Covered California** can download the federal **Form 1095-A** and state forms from your dashboard if you’ve created an account. To create an account, use the Access Code I sent you when you enrolled at www.CoveredCA.com. (You can get a new Access Code at **(800) 300-1506**.)



Live, In Person, It’s Your Agent!

There are two dates coming up when you can come see me plus enjoy the sights. The first is on **Saturday, May 6th** at **Brookfield Manor**; once again my friend and financial advisor **Steve Gibbs** and I will be at the **Brookfield Manor Craft Event** at 9850 Garfield Avenue in Huntington Beach. There will be lots of insurance swag and many cool craft vendors!

Next, I’ll be at the **Hoag Health Fair** at **St. Joachim’s Catholic Church** in Costa Mesa. It’s at 1964 Orange Avenue, Costa Mesa on **Sunday, June 4th** from 9 to 2. This is a full-on health fair from Hoag Hospital, so if you’d like health screenings, this is the place!



How to Fight the Feds on a Late Enrollment Penalty (LEP)

If you talk to a Social Security employee, make sure to take notes of dates, times, names, and titles of whom you spoke with, plus their instructions! People who end up with a **Part B Late Enrollment Penalty** because of a federal employee's misinformation can request **Equitable Relief** if there's convincing evidence. To apply for **Equitable Relief**, write a letter to your local Social Security office, *being as specific as possible* about your situation and the details. *Warning:* If you DO get retroactive coverage, they'll expect retroactive premiums for the time covered!

Preventing a Part D Late Enrollment Penalty Headache:

If you're going to wait for your Part B while you or your spouse keeps working after age 65, please make sure to save those yearly "**Notice of Creditable Coverage**" letters from work with your tax stuff, so you can find them. If you don't have them and it's time for your **Medicare**, you may need to reconstruct your proof through copies of old insurance cards, etc. to dispute a potential Part D LEP.



Are You in Pain Every Day? Careful with Those OTCs

Are you taking an over-the-counter (OTC) pain reliever on a *regular basis*? Beware, there may be unintended consequences from certain OTC drugs. Talk to your doctor to see if you could get better relief from physical therapy or another modality. Here are some popular painkillers and possible side effects:

Advil/Motrin (ibuprofen): Internal bleeding (this happened to my mother!), hearing loss, tinnitus, heartburn, dizziness, vertigo, could increase blood pressure

Aleve (naproxen): Heartburn, could increase blood pressure, hearing loss

Tylenol (acetaminophen): Upset stomach, liver problems

Aspirin: Stomach upset, temporary tinnitus; aspirin can thin your blood

Voltaren tabs or ointment: Stomach upset, tinnitus, liver problems



Know Anyone with an Assistance Dog?

Certain disabled Californians may be eligible for **\$50/month** from the **State of California** to help pay for an assistance dog. Go to cdss.ca.gov/assistance-dogs to learn more, or call **(916) 657-2628**.

Back by Popular Demand: More Awkward Dog Haircuts!



Helena's Brownie Cookies

You can easily double or triple this recipe, they are *very* popular at gatherings!

- 1 box Ghirardelli Double Chocolate Brownie Mix (best price at Walmart)
- 1 egg
- 1/3 cup vegetable oil (I melt refined coconut oil, it's flavorless)
- 2 Tablespoons water only

Preheat oven to **375°F**. Blend all ingredients in a large bowl; dough will be thick. Line two or three baking pans with parchment paper. Using a medium-sized scoop (highly recommended), put 12 scoops of dough onto your pans, giving each scoop some room. Bake for only **9 minutes**, remove from oven, and leave cookies on the pan for **20 minutes** before moving them to a cooling rack. That's it!

