



CA, NV, AZ, TX, MO, MI, NE

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Welcome to **Get Medicare and More's** Inaugural Newsletter! I hope to provide you news you can use and maybe a little fun. Feel free to pass this newsletter along to your friends.

### **Need to Apply for Medicare? The Deadline's Been Extended!**

If you know someone who needed to apply but could not, he or she can still apply for Medicare this year! They can apply up until December 30, 2022. People can apply online, by calling Social Security at **(800) 772-1213**, or by going to their local Social Security office (now open!). Feel free to call me with any questions or send me an email at **BestMedicare@yahoo.com**.

### **Medi-Cal Eligibility Has Changed – More People Now Qualify**

People qualify for Medi-Cal based on their monthly income, but previously any savings greater than \$2,000 would disqualify them. Not now! As of July 1st, the asset limit has been raised to \$130,000 for one person, higher for larger households. Wow! I can help my current clients apply directly through Covered California, get in touch with me if you think you might qualify.



### **Medi-Medi Plans Ride Off into the Sunset December 31, 2022**

You may have heard that the California D-SNP Medicare plans will “sunset” the end of 2022. The insurance companies have been preparing for this, so you'll still have the same great coverage and potentially some extra benefits. There is also an opportunity to change plans prior to October 1st into a plan that will not “sunset.” Please feel free to ask me any questions about this.

### **Covered California: Fixing The Family Glitch**

Have you heard of or (gulp) experienced **The Family Glitch**? If an employee and family are offered group health insurance, the whole family is ineligible for an Affordable Care Act (Obamacare) subsidy. The glitch is that employers don't have to provide a subsidy for dependent coverage, only employee coverage. So when such a family applies for Covered California, and they answer Yes to the question “have you been offered employer-sponsored coverage,” they are disqualified for a Federal subsidy. I've had to give bad news to many families about a lack of subsidy because of this glitch. The White House has proposed fixing the Family Glitch as of January 1, 2023; I'll keep you posted, but things should be looking up soon for those affected.

## Call (800) Dial-A-Gripe for Health Insurance Complaints!

### From the California Department of Managed Health Care:

“Health plans are required by law to have a grievance process in place to resolve enrollee complaints within 30 days. In most circumstances, you are required to file a grievance regarding each issue/request with your health plan and participate in the process for 30 days before submitting a complaint to the DMHC. Exceptions to this requirement include when there is an immediate threat to your health, or the request was denied as experimental/investigational. In either of these instances, you may seek immediate assistance from the DMHC.” **Dial A Gripe with the DMHC at (888) 466-2219.**

**Medicare** members have a different process. For **Original Medicare**, look at your quarterly *Medicare Summary Notice*; it will state where you can lodge a complaint. If you have a **Medicare Advantage** plan, you can lodge a **complaint** to your Member Services about the quality of care. (Yes, long waiting times at the doctor’s office are a valid complaint.) You can file **an appeal** with Medicare about your plan’s refusal to cover a service, supply, or prescription. In California you can **Dial A Gripe** with **HICAP** at **(800) 434-0222**.



### Leaving? Was It Something We Said?

If you’re leaving California permanently, take me with you! I’m now licensed for seven states and can continue to help you and your family. Just keep me in the loop about your move and I can help with the health insurance or Medicare plan from my end. I have some clients who are seeing the U.S. one state at a time, lol. Besides Covered California, I’m appointed for the Federally Facilitated Marketplace through HealthSherpa.com, so let me know and we’ll get to work! Also, other states aren’t like California, so there are hospital indemnity plans available for less than the Obamacare exchange plans, something to consider.

### Aye, Lassi!

Cool down with my favorite speed lunch, a **Mango Lassi**! My recipe is based on Smita Chandra’s “Yogurt Drink with Mango” recipe from her book, **From Bengal to Punjab**, but I’ve made certain Helena changes, as you’ll see below:



#### Smita’s Recipe

1 cup plain yogurt  
2 cups cold water  
6 tablespoons mango  
3 to 4 tablespoons sugar  
3 to 4 drops rose essence  
Crushed ice

#### Helena’s Version

1 cup plain Greek nonfat yogurt  
2 cups ice with water = 2 cups total  
About 3/4 to 1 cup frozen mango chunks  
About 4 heaping tablespoons sugar  
No rose essence  
(I’m already there!)

**Smita:** Put all the ingredients except the ice into a blender, blend to frothy, serve over ice.

**Helena:** Put all ingredients into a powerful blender, blend until it all looks the same. Scoop it out. My version is more like a frozen drink that you can enjoy with a spoon or suck up through a straw. This lassi is also thicker because of the Greek yogurt, which I use to increase the protein. Using frozen mango chunks along with ice instead of mostly water also makes it like a soft-serve frozen treat. My recipe makes a large amount, about 48 to 54 ounces of mango lassi, depending on how much mango you add to yours. You can sweeten to taste with stevia or other sugar alternatives, but since I like mine really mango-y, a bit more sweetening does help to balance the flavor. I’ve found the best price for frozen mango chunks at Smart & Final, and the Greek yogurt, too. 😊