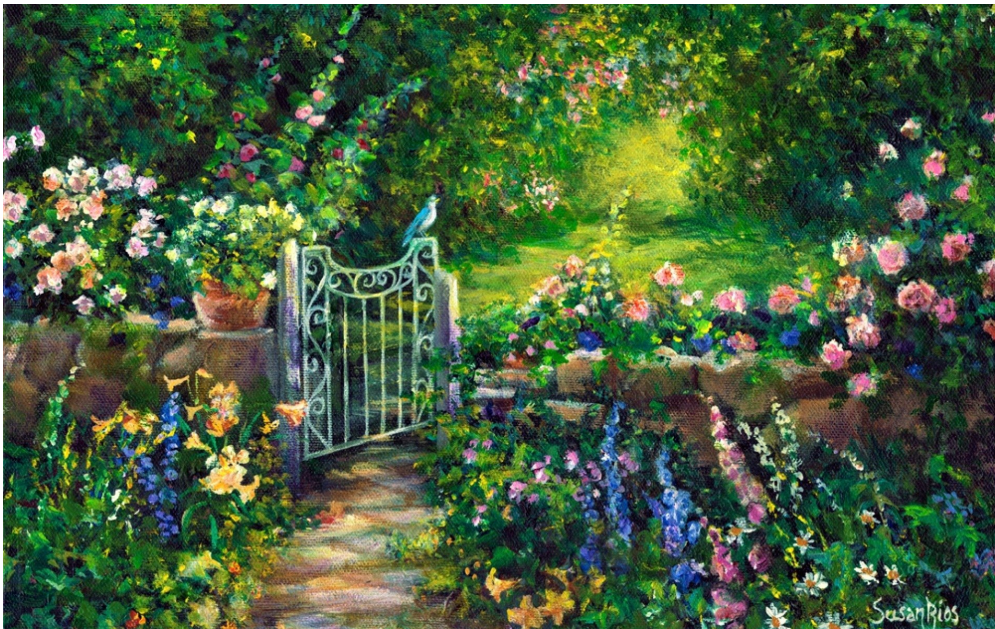




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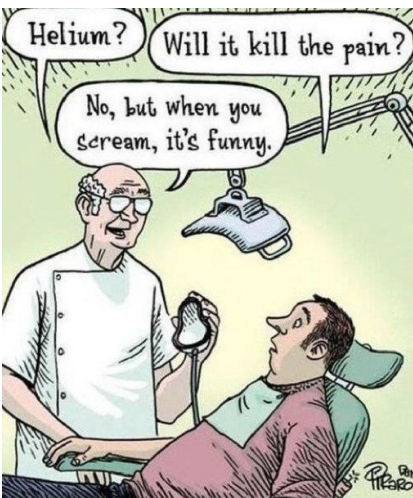


Spring Garden by Susan Rios, used by permission . Please see [www.susanriosdesigns.com](http://www.susanriosdesigns.com).

**Happy Spring!**

You may have noticed that the states under my logo have increased. Yes, as my clients leave California, I continue to help them. For one of my former California clients, I found her a great plan, then searched for A-rated hospitals in her new area. From there we chose a doctor, and she's all set in her new town.

So if you're leaving California or know someone who is (was it something we said?), let them know I can help! It's my pleasure.



**About Your Teeth**

Some **Medicare Advantage** plans include dental coverage, but **no Individual** or **Small Group** plans do, it's all separate. **Original Medicare** doesn't include dental either – I like to tell people, "Health insurance only covers you from the neck down!" So what should you do?

If you already have a dentist and want to stay there, find out which insurance is accepted. Do they take HMOs, like Delta or Liberty Dental? Or do they accept only PPO? This is an important question, since there's a major cost difference. Another question is, do you have any deferred maintenance going on? California and many other states have a **"Missing Tooth Clause,"** meaning if you get insurance *after* you've already lost a tooth, the insurance won't pay for *that tooth!*

**Types of Dental Insurance**

**DHMO (Dental HMOs):**

- Less expensive, generally a yearly fee
- Fixed costs, set by a dental fee schedule
- No yearly limit
- Immediate coverage for major treatments, like crowns or dentures
- Less dentists take this, must be in network

**PPOs:**

- More expensive, usually a monthly fee
- Cost is a fixed percentage of the treatment
- Yearly maximum, from \$500 to \$10,000
- Can have a waiting period of up to 12 months, depending on the plan
- Most dentists take it, even out of network

If you know you'd already like a PPO plan and wonder how much to get, ask the dentist. 😊 The good news is, you can get dental insurance at any time of year, it's always open enrollment for your teeth! Check out plans on my website at <https://getgreatplans.com/get-dental-and-vision-for-all-ages/>.



## Are You Locked Into Your Health Plan? It Depends!

**Individual and Family:** If you are on an Obamacare or off-exchange plan, they can be pretty strict about when you can make a change. Normally you can only make a change during the Open Enrollment period, which generally is from November 1st to January 15th or 31st, depending if you're on Covered California or the Federal Obamacare exchange. Off-exchange plans that you get directly from the carrier follow the Open Enrollment time to make a change. Otherwise, you'd have to have moved or had a major life event, like marriage or a new baby, to be able to change your plan. If you're on Covered California, there is an "other" Special Enrollment Period for when your doctor no longer takes your plan – not all systems have this little secret menu change available, though. Ask me if your doctor and your insurance company have parted ways and I'll see what I can do!

**Medicare:** Medicare has two times in the year when you can change. The fall **Annual Enrollment Period (AEP)** is from October 15 to December 7 every year, and you can change your plan or your mind 45 times! The last plan standing is the plan you'll have on January 1st. But did you choose a new plan and you **Hate It To Death?** Then you have ONE more chance to change your mind, the first-quarter **Open Enrollment Period (OEP)**. The OEP goes from January 1st to March 31st every year. Why am I telling you this **NOW?** Because there's still opportunity to change if you're on a Medicare Advantage plan because of a **Special Enrollment Period**.



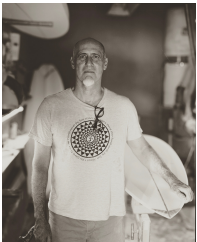
Many states have had severe storms or other significant events, and these create FEMA emergencies. If there's been a **FEMA event** in your area, then you might qualify for a Special Enrollment Period! Other SEPs allowing you to change plans are being on **Medicaid** (Medi-Cal in California), gaining or losing a **Low-Income Subsidy (LIS)**, coming off group coverage, and even having a **chronic condition** like diabetes or heart problems. Please check with me if you need to change, there may be a way to help you.



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## I Have The Coolest Clients!



Meet **Jimmie Hines**, artist, custom surfboard maker, pool guy, barber, and my hairdresser! I met Jimmie at a CVS a few years ago and I came to his house to sign him up for his Medicare plan. There was all this amazing artwork around his house and I asked about the artist—he said HE'D painted them! I was looking for a new hairdresser and figured maybe I should see an artist – I am SO happy with how my

hair looks and I get to enjoy his artwork and Jimmie too, a very cool guy! If you're in SoCal and interested in a haircut or some amazing art, please text him at **(714) 222-5829**.

**Another cool client** is a world-famous fisherman and videographer, **Shea McIntee** – he's literally **Stoked On Fishing!** He has been fishing all his life, and his job is to take us along on his trips around the world to fresh and saltwater destinations. You can see his shows, charter a fishing expedition, or come along one of his trips on his website at **www.stokedonfishing.com**.



**Since we're talking teeth today**, I wanted to share a how to whiten your teeth easily without toxic chemicals by **Oil Pulling**. Take a **spoonful** of **refined coconut oil** and let it melt in your mouth, then swish it around for as long as you can – then spit it out!

**DO NOT** let yourself swallow this, because this is pulling out bacteria also. (I believe this because it helps with sore throats and teeth, I've tried it for those!) It's easy to incorporate this into your shower routine, because you can spit out the oil and then rinse your mouth afterwards while you're rinsing.

*Required Disclaimer: "We do not offer every plan available in your area. Currently we represent 0 to 30 organizations that offer 0 to 30 or more products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program to get information on all of your options." So there.*