

talkingMEDICARE with Mangus

News to Use for Agents in the Senior Market

A Publication of Senior Marketing Specialists

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Need a Copy of a Birth, Marriage, Death or Divorce Certificate?

CMS can direct you to the exact information you need to get a copy of a death, marriage, birth or divorce certificate. The links are provided for those users who want direct access to individual state and territory information. To use this valuable tool, you must first determine the state or area where the birth, death, marriage, or divorce occurred, then click on that state or area. See the state list here: <https://www.cdc.gov/nchs/w2w/index.htm>

Why is this important? As an agent you help your clients move through some of life's most traumatic circumstances. You need to be able to help them get the documents needed accurately and as quickly as possible.

An Individual Should Know Their Rights When in a Nursing Home

As a resident in a Medicare and/or Medicaid-certified nursing home, you have certain rights and protections under federal and state law. These rights and protections help ensure you get the care and services you need. Find out all of your rights here: <https://www.medicare.gov/what-medicare-covers/part-a/rights-in-nursing-home.html>

Why is this important? Helping both your clients and their caregivers get the best possible care while in a nursing home will be a huge help to them and prove the value of securing you, their agent, as a trusted advisor.

Everest Medicare Supplement Launching in New States Including Missouri

Everest is a leading international reinsurance and insurance group with an extensive distribution network that spans five continents. With roots dating back to 1973, Everest has developed a global footprint and deep client relationships that are largely unmatched by its peers. Everest Re Group, Ltd. is ranked "A+" (Superior) by A.M. Best, effective September 9, 2015. Everest Re Group, Ltd. - *Financials as of 12/31/2015*:

\$21.4 Billion in Assets

\$5.8 Billion in Gross Written Premium

Why is this important? Everest is dedicated to stable, competitive rates and very strong agent commissions. Call 1-800-689-2800 for details.

What Your Cholesterol Levels Mean

American Heart Association Information:

Total blood (or serum) cholesterol Your total cholesterol score is calculated using the following equation:

HDL + LDL + 20 percent of your triglyceride level.

HDL (good) cholesterol With HDL cholesterol, higher levels are better. Low HDL cholesterol puts you at higher risk for heart disease.

People with high blood triglycerides usually also have lower HDL cholesterol. Genetic factors, type 2 diabetes, smoking, being overweight and being sedentary can all result in lower HDL cholesterol.

LDL (bad) cholesterol A low LDL cholesterol level is considered good for your heart health. However, your LDL number should no longer be the main factor in guiding treatment to prevent heart attack and stroke, according to new guidelines from the American Heart Association. For patients taking statins, the guidelines say they no longer need to get LDL cholesterol levels down to a specific target number. A diet high in saturated and trans fats raises LDL cholesterol.

Triglycerides Triglyceride is the most common type of fat in the body. Normal triglyceride levels vary by age and sex. A high triglyceride level combined with low HDL cholesterol or high LDL cholesterol is associated with atherosclerosis, the buildup of fatty deposits in artery walls that increases the risk for heart attack and stroke. Copy and paste this URL into your browser for more information:

http://www.heart.org/HEARTORG/Conditions/Cholesterol/AboutCholesterol/What-Your-Cholesterol-Levels-Mean_UCM_305562_Article.jsp#.WHMjBkzWM

Why is this important? Medicare Part B (Medical Insurance) covers screening blood tests for cholesterol, lipid, and triglyceride levels every 5 years, when ordered by a doctor. These screening tests help detect conditions that may lead to a heart attack or stroke.

Understanding a Part B "Medicare Summary Notice"

Your Medicare Part B MSN shows all of the services billed by Medicare for doctors' services, hospital outpatient care, home health care, preventive services, and other medical services. You'll get your MSN every 3 months if you get any services or medical supplies during that 3-month period. If you don't get any services or medical supplies during that 3-month period you won't get an MSN for that particular 3-month period.

Detailed outline of the MSN: <https://www.medicare.gov/pubs/pdf/SummaryNoticeB.pdf>

Why is this important? Your clients need to be aware of charges that are billed to Medicare to be sure they got all the services, supplies, or equipment listed. As an agent you need to be familiar with this document in case your clients have questions about them.