

talkingMEDICARE with Mangus

News to Use for Agents in the Senior Market

A Publication of Senior Marketing Specialists

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Mutual of Omaha - My Wishes Record Keeper

The My Wishes Record Keeper is designed to keep all your client's important contact information, documentation and end of life decisions in one place. It's a great piece to provide your Living Promise clients with so they can get their affairs in order for their loved ones.

The booklet can also be customized with your contact information on the back page.

Form Number: UC8164_0714

<http://blogs.mutualofomaha.com/express/files/2017/02/My-Wishes-Record-Keeper.pdf>

Why is this important? This information gathered ahead of time will make situations much easier during a difficult time. Your clients and their families will appreciate you providing this valuable planning tool.

Some Practical Ways to Reduce Anxiety

- Set appropriate priorities – Important (Long Term) vs. Urgent (Short Term)
- Have realistic expectations
- Make room in your schedule for some quiet time each day
- Find inspiration in nature
- Keep a sense of humor
- Get regular exercise
- Get sufficient sleep

Why is this important? As insurance agents we listen to individuals on a regular basis as they explain their concerns about health and financial issues. We then are commissioned to help them find solutions for those issues. All of this coupled with our own health and financial pressures can carry with it a lot of anxiety. Learning to cope and thrive in this environment is paramount to our long term success.

Diabetes – What Diabetes Is and How Medicare Can Help

Diabetes means that your blood glucose (blood sugar) is too high. There are two main types of diabetes.

- Type 1 diabetes - the body does not make insulin. Insulin helps the body use glucose from food for energy. People with type 1 need to take insulin every day.
- Type 2 diabetes - the body does not make or use insulin well. People with type 2 often need to take pills or insulin. Type 2 is the most common form of diabetes.
- Gestational diabetes - may occur when a woman is pregnant. Gestational diabetes raises her risk of getting another type of diabetes, mostly type 2, for the rest of her life. It also raises her child's risk of being overweight and getting diabetes.

Diabetes self-management training

Medicare Part B (Medical Insurance) covers outpatient diabetes self-management training (DSMT) to teach you to cope with and manage your diabetes. It includes tips for eating healthy, being active, monitoring blood sugar, taking drugs, and reducing risks.

Medicare may cover up to 10 hours of initial DSMT.

<https://www.medicare.gov/coverage/diabetes-self-mgmt-training.html>

Medicare & You: diabetes (video) <http://youtu.be/ikwjsNWBMDM>

The National Institute of Diabetes and Digestive and Kidney Diseases - Diabetes in Older Adults

This site contains both educational information and tools you will find helpful including an infographic you can embed on your blog or website. <https://www.niddk.nih.gov/health-information/health-communication-programs/ndep/living-with-diabetes/older-adults/Pages/index.aspx>

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Why is this important? Chronic Condition Medicare Advantage Special Needs Plans are designed for consumers diagnosed with chronic conditions such as diabetes. These plans can be very helpful and can be marketed 12 months a year. To take advantage of this market and truly help your clients you must first understand the basics of diabetes.

2018 Part D Benefit Parameters

	2017	2018
Deductible	\$400	\$405
Initial Coverage Limit	\$3,700	\$3,750
Out-of-Pocket Threshold	\$4,950	\$5,000

2018 CMS Advance Notice: https://www.cms.gov/Medicare/Health-Plans/MedicareAdvtgSpecRateStats/Downloads/Advance2018.pdf?elq_cid=395863&x_id=003C000001IUP99IAH&elqTrackId=58b0be323b1a4ed1b99a82dfcf08d1ad&elq=ec845f3c52704add9a0445209a3ffea1&elqaid=63382&elqat=1&elqCampaignId=29226

https://www.cms.gov/Medicare/Health-Plans/MedicareAdvtgSpecRateStats/Downloads/Advance2018.pdf?elq_cid=395863&x_id=003C000001IUP99IAH&elqTrackId=58b0be323b1a4ed1b99a82dfcf08d1ad&elq=ec845f3c52704add9a0445209a3ffea1&elqaid=63382&elqat=1&elqCampaignId=29226

Why is this important? Good planning includes short term and long term goals. When planning for 2018 you will need to accumulate information that will impact the plan designs you will have available as well as potential out of pocket expenses your clients might have.