

# Jeff David Insurance Newsletter

*JULY - SEPTEMBER 2011*

## Jeff David's Alphabet Soup of Medicare Insurance Class

Are you or a loved one turning 65 or becoming eligible for Medicare due to disability? Do you have questions about Medicare Part A and Part B? What is a Plan C, Plan F, and let's not forget the part D prescription drug plan. Are you familiar with Medicare PPOs and HMOs? This two hour class will help you master the ABCs of Medicare insurance.

Mark your calendar and plan to attend the next class. Don't forget to invite your family, friends and neighbors!

- **Thurs. July 28** 6:30-8:30pm @MCC Blue River/Independence Campus (816-604-4500) Website: [www.mcckc.edu](http://www.mcckc.edu)
- **Sat. Aug. 6** 10am-Noon @Johnson County Community Center (913-469-2323) Website: [www.jccc.edu](http://www.jccc.edu)
- **Thurs. Aug. 11** 6:30-8:30pm @Park Hill Community Education (816-359-4060) Website: [communityed@parkhill.k12.mo.us](mailto:communityed@parkhill.k12.mo.us)
- **Sat. Aug. 13** 10am-Noon @Johnson County Community College (913-469-2323) Website: [www.jccc.edu](http://www.jccc.edu) (First Time Buyers Guide for Health Insurance)
- **Tues. Aug. 16** 2:00pm-4:00pm @Roeland Park Community Center (913-826-3160) [www.jcprd50plus.com](http://www.jcprd50plus.com)

To register or for more information call or visit the website listed above.

## Medicare coverage of preventive care services

Medicare covers many preventive services. As long as you meet basic eligibility standards, you have the right to receive these services no matter if you have Original Medicare or a Medicare Advantage plan (Medicare private health plan).

- Starting in 2011, if you have Original Medicare you will have no coinsurance or deductible for certain preventive care services recommended by the U. S. Preventive Services Task Force if you see a doctor who accepts assignment. Doctors who accept assignment cannot charge you more than the Medicare approved amount.
- If you are in a Medicare Advantage plan, deductibles and copays may apply to these preventive services in 2011. However, private plans cannot charge you anything for the flu or pneumonia vaccine. In addition, Medicare Advantage plans cannot require that you get a referral in order to get a screening mammogram or a flu shot. Check with your plan to see how it covers preventive services.

**Be sure to follow the Medicare guidelines for receiving these services** in order to ensure that Medicare will cover them since some are covered only once every few years and others are only covered if you meet specific criteria.

**Diabetes screening** 100% of the Medicare approved amount (no Part B deductible)

**Diabetes services and supplies<sup>1</sup>** 80% of the Medicare-approved amount (after Part B deductible)

**Medical Nutritional Therapy** 100% of the Medicare-approved amount (no Part B deductible)

**Glaucoma screening** 80% of the Medicare-approved amount (after Part B deductible)

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**Blood tests for heart disease** 100% of the Medicare-approved amount (no Part B deductible)

**Bone mass measurement** 100% of the Medicare approved amount (no part B deductible)

**Screening mammograms** 100% of the Medicare approved amount (no part B deductible)

**Pap smears, pelvic exams and clinical breast exams** 100% for Pap lab test, Pap test collection pelvic exam and clinical breast exam (no Part B deductible)

**Colon cancer screening** 100% for fecal occult blood test, flexible sigmoidoscopy, and colonoscopy (no Part B deductible)

**Prostate cancer screening** 100% for PSA test (no Part B deductible); 80% of the Medicare-approved amount for digital rectal exam (after Part B deductible)

**Flu shot** 100% of the Medicare-approved amount (no Part B deductible)

**Pneumonia vaccine** 100% of the Medicare-approved amount (no Part B deductible)

**Hepatitis B vaccine** 100% of the Medicare-approved amount no Part B deductible)

**Annual Wellness Visit** 100% of the Medicare-approved amount (no Part B deductible)

**“Welcome to Medicare” physical exam** 100% of the Medicare-approved amount (no Part B deductible)

<sup>1</sup>Starting January 1, 2011, in some states (CA, FL, IN, KS, KY, MO, NC, OH, PA, SC, TX) Medicare will only cover your mail-order diabetic supplies if you get them from an approved supplier.

**Final expense Life Insurance** \$30 for male , female \$25 (age 65) \$5,000 for beneficiary. **Call Jeff Loeb** for details.



**F A R M E R S**

### Home Service Protection Plan

Finding new ways to protect the things you care about and to provide the security and value you expect has always been my top priority. Today, I am proud to offer you **Home Service Protection Plan** from **American Home Shield (AHS)** ó complements your homeowner's insurance and helps protect you against potentially significant financial losses. It provides **repair or replacement coverage**, if necessary, for your home's systems and major appliances, **regardless of age**.

In addition, the **Home Service Protection Plan** from **AHS** offers these advantages:

- **Quality Repairs** by local, pre-screened professionals
- **Convenient** access to request service around the clock in case of breakdown.
- **Affordable** annual coverage with a low \$60 trade service fee for each breakdown\*
- **Customized** coverage and flexible payment plans to meet your individual needs.

Call **(816-436-2622)** today for more information on how the **Home Service Protection Plan** will help protect your home, budget and time.