



Newsletter 2022

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Newsletter for Individuals

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Water Damage is One of the Most Common Insurance Losses

Outlined below are some major factors leading to water damage losses. These losses are potentially contributing to a rise in insurance premiums. Water damage has become the second most common type of insurance claim after wind and hail damage.¹ Based on recent reported data from insurers, one in fifty insured property structures will submit a water-related incident each year. Top causes for water damage losses include appliance failures, burst pipes after power failure, plumbing leaks, and sewer back-up. The burst pipes and ensuing water damage after the winter storm that paralyzed Texas and parts of neighboring states in February 2021 resulted in over 500,000 claims.²

Reported historical figures since 2013 indicate we are six times more likely to be damaged by water versus theft, and water damage is seven times more likely than fire.³ Industry data also highlighted an increase in the frequency rate of water damage losses.

A key concern for policyholders can be adequacy of coverage. Insurance policies may contain limitations, so it is important to review and understand coverage. Following the Texas winter storm many policyholders were unaware of limitations on plumbing-related water damage and freezing conditions. Some insurers also have modified





Mike's Blog

What if You Can't Afford an Expensive Medication You've Been Prescribed?

When it comes to your health care, prescription medications can often be expensive, especially if they're ongoing or if you have more than one. Everyone knows someone who doesn't have insurance or is not able to afford prescription medication. There are options to help cover the costs of expensive prescriptions, such as patient assistance programs, nonprofit programs, and more. If you or someone you know is looking for health insurance coverage, for an individual, family, company, or a Medicare Plan, have them call us at 800-362-2809 or visit our website at www.getagreatquote.com

Patient Assistance Programs

Patient assistance programs are made to help individuals and families with financial needs to pay for expensive prescriptions. These programs can provide both financial assistance and free prescription drug products. Assistance programs can be offered by pharmaceutical companies, doctors, health care providers, patient advocacy organizations, and states. Each patient assistance program has its own set of factors determining who qualifies. Usually, they want proof of financial status and your doctor's approval. They may also require either lack of health insurance or lack of prescription drug benefits covered by your insurance.

Charity Programs

A variety of charity programs help cover the expenses for medications and treatments. Some nonprofits are focused more generally on those who can't afford prescriptions, while others are aimed towards helping those with specific conditions. For example, The Assistance Fund is an independent charitable patient assistance organization created to help patients and families facing high medication costs. To determine eligibility, these programs usually consider your income, cost of living, and medical expenses. Look into different options to determine which nonprofit option could be the right match for you.

Additional Options

There are also additional steps you can take to help with prescription costs. Doctors often offer free samples of medication which you can take. Additionally, many pharmaceutical companies are aimed at providing lower prices, and can offer coupons or discounts, especially for first time users. Ask your doctor about samples or low-cost pharmaceutical company options.

With increasing prescription costs, paying for expensive medications can be difficult. Luckily, there are multiple resources that can help. Patient assistance programs help cover prescription drug costs for individuals and families with financial needs. There are also charity programs created to cover expenses for those who can't afford medication and treatments. Finally, options such as free samples or low-cost pharmaceutical companies can help cut the costs of your prescriptions. There are other discount options that you qualify for.

By looking into these options and asking your doctor about potential resources, you can determine which routes are best to help make your medication more affordable.

policy language shifting more risk to policyholders requiring timely and proper repairs, routine maintenance, and extra precautions to prevent or minimize water damage losses.

What we can recommend?

- Closely evaluate policy terms and conditions
 - o Perform precautionary risk management to protect structures and BPP
 - o Wrap / insulate outdoor and indoor pipes in unheated areas
 - o Properly seal cracks around water pipes where they enter structures
 - o Check areas requiring insulation and repair / increase where needed
 - o Replace traditional hot water heaters every 10 years – (this is a major cause of water losses)
 - o Maintain heat at a minimum of 55 degrees during colder months
 - o Drain and winterize plumbing lines during the off season (seasonal risks)
 - o Install heat monitoring devices alerting a central station if the temperature in a building falls below 55 degrees
 - o Install an automatic leak detection or automatic water shut off system
 - o Utilize stainless steel braided hoses instead of rubber
 - o Switch to an Antifreeze Fire Sprinkler System
 - o Have a qualified plumbing contractor evaluate plumbing annually and repair as needed
 - o Provide detailed instructions for employees or tenants on what to do if they see a water leak
 - o Require regular off season checks in each unit (Condominium Buildings)

There is an increasing wave of water damage claims and the resulting negative effect on underwriting loss ratios. The consistent build-up of attritional water damage losses may be a factor contributing to rate increases the last few years. Not all insurance policies are the same and many exclude water coverage. Call us to check your coverage at 800-362-2809. After a loss may be too late.

Social Security offices to remain closed indefinitely

The agency has not set a reentry date for in-person appointments, although some executives have returned to their offices.

By: Mary Beth Franklin

Nearly two years after the Social Security Administration closed its 1,200 field offices to the public in March 2020 due to the Covid-19 pandemic, the agency says it has no plans to reopen its doors for in-person meetings any time soon.

“We want to give you an update on our preparations for returning our employees to local Social Security offices, a process called reentry,” the agency said in a statement issued on its website Wednesday.

“You may have seen a proposed reentry date of Jan. 3, 2022, in the draft reentry plan that we provided to our unions, or in the media,” the statement said. “While some executives reentered on Dec. 1, we have not set a reentry date for the rest of the agency.”

In May 2021, SSA unveiled a new “express interview” process to help individuals apply for original or replacement Social Security cards and submit necessary proof of identity in person. But the majority of the public must continue to rely on the agency’s revamped and expanded online services to



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apply for Social Security and Medicare benefits and to access related critical information, such as estimates of future benefits.

"The best way to reach us is online at SSA.gov, or by calling our National 800 Number (800-772-1213) or a local Social Security office," the SSA said in the statement issued Wednesday. "At this time, please remember that we can only provide in-person service by appointment only for limited, critical issues."

The agency said it continues to hold voluntary hearings by online video and phone and is taking steps to increase in-person help for people unable to complete their business online or by phone.

More than 64 million retirees, disabled workers and their families receive Social Security benefits each month. A lot of them have questions, but many of their calls go unanswered.

At the request of Congress to evaluate SSA's telephone service during the pandemic, an internal investigation found that the Social Security Administration received over 151 million calls at its field offices and the national 800-number during fiscal year 2020 (Oct. 1, 2019 to Sept. 30, 2020). SSA handled over half of those calls through a combination of calls answered by SSA employees and addressed by automated services, the audit found.

"The increase in field office calls resulted in increased busy messages and wait times toward the end of FY 2020," the report said. "SSA adjusted national 800-number operations during the pandemic to reduce wait times and the number of callers who receive a busy message," the report said. "National 800-number performance began to decline toward the end of the fiscal year, though it was still better than pre-pandemic performance."

To reduce wait times, improve caller experience and ensure more calls are handled, SSA hired additional 800-number staff, modified automated service options and plans to implement a new telephone system, the audit report said.

But if you're looking for an in-person meeting with SSA, you'll have a long wait.

New Baby Coming!

It's a Girl! Maria Fernandez, from our office is having a baby girl. We had some fun times at a recent shower at ABM.



ABM Bad Joke Of The Month...

How do you look for Will Smith in the snow?
Just follow the fresh prints.



What Is the Best Heart Healthy Diet Plan?

By: Dr. Stephen Sinatra

I consider my Pan-Asian Modified Mediterranean (PAMM) diet to be the best heart healthy diet. It's a combination of the heart healthy diet eaten by the people on the Greek island of Crete (also known as the Mediterranean diet) and a diet common among people living on the Asian side of the Pacific Rim. I've been recommending the PAMM diet since the mid-1990s when the results of the Lyon Heart Diet Study were published.



So, what was it about the Mediterranean diet that made it so superior for heart health? The key appears to be essential fatty acids (EFAs).

The Best Diet for Heart Health Includes Essential Fatty Acids

EFAs are critical for heart health, and a study of EFAs published in 1995 supports this assumption. People who ate one meal of fatty fish per week—such as salmon, anchovy, and mackerel—experienced a 50 percent reduction in sudden cardiac death!

In this context, the advantage of the Mediterranean heart healthy diet plan is clear. It, along with the diet favored along the Pacific Rim, are both rich in omega-3 fatty acids.

The typical Western diet, by contrast, is rife with refined carbohydrates and animal proteins and includes few, if any, inflammation-reducing omega-3s. But essential fatty acids are just the “tip of the iceberg” when it comes to the heart health benefits of the PAMM diet.

What Should You Eat on the Pan-Asian Modified Mediterranean Diet?

When eating for heart health, you want to avoid foods that contain sugar, refined white flour, partially hydrogenated oils, processed fruit juices, and omega-6 oils such as corn, safflower, soy, and canola. Plus, you want to limit starchy vegetables such as corn, peas, and carrots.

Overall, you want to eat 40 to 45 percent slow-burning, low-glycemic index carbohydrates; 30 to 35 percent healthy fats; and 20 to 25 percent protein. I also urge you to eat organic as much as possible. Here are my guidelines for following the PAMM diet.

Vegetables in a Heart Healthy Diet Plan

Vegetables make it easy to prepare nutritious, delicious, and inexpensive meals that promote optimal heart health—which is why they are of utmost importance to my PAMM plan. There are many vegetables out there to choose from, and they are all packed full of nutrients and fiber to help you cut your risk factors for heart disease. I suggest you use vegetables liberally to make great snacks, sandwiches, and sides.

Fill Up on Fruit as Part of a Heart Healthy Diet

Mediterranean and Pan Asian peoples integrate fresh fruit into their heart healthy diet plan with great results—and I believe anyone seeking optimum heart health should do the same. Specifically, fruits contain lots of water and fiber to fill you up on relatively few calories. Fruits also contain antioxidants, vitamins, and minerals (not to mention flavor) that promote a healthy heart and a healthy body. So, fill up the fruit bowl! For optimal heart health, my PAMM diet emphasizes a generous quantity of high-quality fats—as much as 35 percent of your daily calories—which can help slash your risk of developing heart disease. One of my favorite sources of heart healthy fat

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is olive oil, which I often call the “secret sauce” of the Mediterranean diet. That’s because olive oil contains a powerful combination of healthy monounsaturated fats and special antioxidants known as polyphenols, both of which help block the oxidation of LDL cholesterol. Olive oil also appears to help reduce inflammation, which is the real culprit behind heart disease. In addition to olive oil, wholesome fats you should eat in a heart healthy diet include fatty fish, nuts and nut butters, flaxseed, soy, and avocados.

The Heart Health Benefits of Fish & Eggs

Fish and eggs are important foods for heart health. Both are rich in protein and EFAs, which are key to decreasing your risk of heart disease.

When opting for fish, it’s important to note that large predatory fish contain some of the highest amounts of mercury, so I’m cautious about swordfish and tuna. I also recommend avoiding farm-raised and freshwater fish because they are subject to pesticide and insecticide runoff. Ultimately, wild-caught, migratory, cold-water fatty fish, such as salmon, scrod, cod, and Atlantic halibut are your safest bets. The right kind of fish have wonderful heart health-boosting benefits, which is why I recommend choosing fish over meat and poultry as often as possible in a heart healthy diet plan.

Eggs are also a good source of protein and supply essential nutrients such as magnesium and sulfur, plus omega-3 essential fatty acids—again key for a healthy heart. Look for organic eggs with animal welfare labels indicating cage-free, pasture-raised, or the like.

Heart Healthy Meats and Poultry

Pan Asian and Mediterranean people are not vegetarians, yet they don’t overindulge in red meat or poultry in a heart healthy diet plan—and that helps lower their risk of heart disease. Red meat, in particular, is high in environmental toxins, which is linked to inflammation in the arteries—a key factor in heart disease. Consumption of large amounts of meat is also associated with a blood factor called homocysteine. Homocysteine is a byproduct of protein breakdown and is also associated with arterial inflammation and, consequently, heart disease.

That said, it’s easy to see how cutting down on the amount of meat you eat, as well as changing the type of meat you eat, can have a significant impact on your cardiovascular system.

NOTE: All of the serving guidelines above are based on a 1,800 to 2,000 calories-per-day eating plan. If your goal is weight reduction, consume smaller portions to lower your caloric intake. Please consult with a doctor before starting any changes to your diet.

Robocall Is Sweeping the Nation

Before sharing your personal information, recognize the signs of this phone scam

by Doug Shadel

Recently a distinctive robocall has bombarded many of the more than 60 million Americans who get their health care via Medicare. It goes like this:

“Hi, this is Becky, your patient advocate working closely with Medicare. Currently, Medicare is offering precautionary genetic cancer screening nationwide and has recommended that anyone over the age of 50 be tested. These tests help to detect early signs of cancer and are covered by your insurance. If you do not act soon, Medicare may label you as ineligible for coverage. Please press 1 to speak to a specialist...”

How big is this calling campaign? Since the beginning of the year, "it's the number 1 robocall in almost every community in our customer base," says Aaron Foss, CEO of Nomorobo, which provides call-blocking services. AARP's Fraud Watch Network helpline has been flooded with complaints about these genetic-testing calls, confirms Amy Nofziger, AARP's director of victim support.

Curious about this, I asked Foss, whose company filters over a million phone lines, and this is what I learned.

It's Florida calling (but in disguise) When asked, the people I spoke with each told me they were phoning from West Palm Beach, Florida, which has long been a hotbed of telemarketing and fraud. Of course, the caller ID indicated that the calls were coming from elsewhere: Cheyenne, Wyoming; Toledo, Ohio; and so on.

They knew not of what they spoke. None of the "specialists" knew anything about genetic testing beyond the script they were reading. I asked them to give me the medical name for the test, and no one could say anything other than, "Uh, it's, you know, a genetic test — a test to check for mutations in your genes."

Everyone can qualify. To get the test, I just had to say that I or a relative had previously been diagnosed with cancer, heart disease or high blood pressure. When I lied that I had hypertension, they each immediately responded, "It looks like you prequalify." There was no request for my medical records or doctor contact info to confirm. Instead, they would connect me to a licensed physician who would ask me a few questions before the test was ordered.

Consult with my own doctor? Nyet! I asked each rep if I should check with my physician before ordering the test. And each of them tried to talk me out of it. At this point I had to disengage, because the next step would have been to offer a Medicare number, which could have enabled a fraud to occur.

So, what's really going on? I described the calls to Rebecca Kinney, director of the Office of Healthcare Information and Counseling at the U.S. Department of Health and Human Services (HHS). She told me there was nothing legitimate about what was happening. Medicare covers genetic screening only in very limited situations and covers diagnostic tests only when the beneficiary's physician identifies a symptom and orders the test. Being told not to speak with my doctor is a big red flag.

What shocked me about the calls was their brazenness. To make millions of calls to Medicare participants, encouraging them to order unneeded tests so the scammers can bill Medicare, is like committing a bank robbery in broad daylight without a mask.

As we go to print, the investigative arm of HHS is looking into these "Becky" calls. Only time will tell if someone is charged with a crime. But there's precedent: In April, a Florida man was sentenced to 10 years in prison for a very similar scheme to defraud Medicare.

In the meantime, consider talking with those you know who are on Medicare and urge them to disregard calls from "Becky" and the like. If they are interested in genetic testing for conditions such as cancer and cardiovascular issues, they should check with their primary care physician. If the doctor believes such a test is necessary, I think he or she can figure out — after 18 months of treating patients during a global pandemic — a safe way to execute a cheek swab.



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-Hedy W.

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Progressive Platinum Perks

As a Platinum Agent, we are able to offer our clients annual policies. With inflation running rampant, 6 month auto insurance carriers like, Geico, Allstate and State Farm, can and do raise rates every 6 months. An annual policy provides a fixed price for the entire year so you and your family can better budget insurance cost.



As a Platinum Agent, we are able to offer our clients lower deductibles. We are able to offer lower home and auto deductibles than other agencies. Call our Personal Lines team to see how we can protect your budget with Annual policies

ABM Referral Program



ABM offers \$25 gift certificate for those who refer a client to us and they buy a policy with ABM.

Be sure to ask ABM about our bonus referral program which rewards our clients who send us business with \$25 Visa Gift card to use at your favorite store or restaurant.

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