



Medicare Open Enrollment for 2023

Open Enrollment for 2023 has begun. If you are a Medicare recipient and looking to make changes to your Medicare Advantage Plan, Prescription Drug Plan (Part D) or Supplement, now is the time (Oct 15th through Dec 7th). With the numerous options available (depending on where you live), you should obtain answers to the following when considering your options:

- Does your Doctor / Doctors accept the plan –
- If you take prescription drugs – find a plan that covers your medication – Some plans even offer an allowance for over the counter medications
- Determine the copayments / out of pocket cost for the medications you are prescribed
- What are the out of pocket cost for accessing medical providers – Many advantage plans offer \$0 copayments to visit a primary care provider
- Determine the hospital network the plan is utilizing to make sure you are comfortable with the options.
- Does the plan offer ancillary coverages (Dental, Vision, Ear Aids, etc.)
- What is the cost of the plan?
- If you currently have a plan that is not changing, and you wish to keep it, you do not have to do anything.

These are just a few of the concerns we address when working with a new client. If you are new to Medicare, go to our website getagreatquote.com and download our FREE Medicare Starter Kit. Whether you use our firm or another Medicare Advantage Professional, work with a trusted advocate that is looking out for your best interest and not just looking to make a sale.

Open Enrollment for Individuals and Families under 65 Years of Age

Open enrollment for Individual and Families on the exchange will begin Nov 1st for Jan 2023 effective dates. If you want to enroll in a plan, change your plan, you must do so before Dec 15th. If you do not enroll during this time, you must wait until next year (2024) to enroll in a plan, unless you have a qualifying event. If you are not enrolled because you did not think you could afford it, call our office at 800-362-2809. The Federal Government has increased subsidy funding and many more individuals / families qualify for governmental subsidies that could dramatically reduce the cost.

If you do not have coverage, call us 800-362-2809 or Visit our website www.getagreatquote.com

Small Businesses with less than 20 employees should consider offering a program that would allow your business to sponsor a program and allow the Government to subsidize the cost – Conditions apply – Call to discuss: 281-448-3040.

We also offer Individual Patient Physician Cooperatives that provide benefits as low as \$109 / month.

We have a program for every person and every budget. Call us at 800-362-2809 or visit us at www.getagreatquote.com

Also check out our (No Waiting Period) Dental and Vision.

If you currently have a plan that is not changing, and you wish to keep it, you do not have to do anything.

ABM

Insurance & Benefit Services, Inc.

getagreatquote.com
1-800-362-2809

Newsletter 2022

Your one stop shop for insurance needs!

Newsletter for Individuals

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How to Talk to Your Doctor About the Cost of Your Care

By: Melissa Muncy

If the idea of a conversation about money has you feeling stressed, then the idea of a conversation about the role money plays in your healthcare might prevent you from even initiating the discussion. Cost conversations in the doctor's office can be full of emotion — and confusion — as you work to communicate both your health and financial needs.

The cost of healthcare in the United States has long been confusing for the average consumer. A lack of transparency leads to many surprise medical bills, unaffordable treatments, and inadequate insurance coverage. With out-of-pocket costs rising, it's important to have these conversations during your next appointment.

When was the last time, if ever, you discussed healthcare costs with your provider? GoodRx has always been dedicated to increasing access to affordable healthcare. We're here to help you navigate the complexities of the conversation and get the answers you need, and the care you deserve. Consider these savvy tips the next time you see your doctor.

1) Prepare an agenda before your appointment

Healthcare providers are seeing more patients per day than ever before. But don't be



Mike's Blog

We received notice from Bright Health that they have made the strategic decision to exit the Texas marketplace.

"Bright Health is further focusing its business on delivering affordable healthcare to aging and underserved populations through its Fully Aligned Care Model. As a result, after plan year 2022, Bright HealthCare will no longer offer Individual and Family Plans, and will also no longer offer Medicare Advantage products outside Florida and California.

It is a priority for Bright HealthCare to continue to provide the best service and experience to the members, providers, brokers, and other partners in discontinued markets, and to ensure that all impacted members are able to move to new plans with no interruption in coverage.

Click here to view some important FAQs to assist you through this transition".

If you are currently a member of Bright Health and seeking an alternative, we can help. As an independent insurance agency, we have markets that will provide the best value for your coverage. Call our health experts at 800-362-2809 for assistance.

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nervous to ask for more time with them if you need it. Your health is mutually important to both you and your doctor. And your involvement in your care is crucial.

To maximize the time you do have, come prepared with an agenda and your prioritized concerns. Before your appointment, check your summary of benefits and coverage, collect medical records and past test results, and note your current prescriptions and dosage. With all of that information handy, you'll be ready to talk through cases where cost might come up. Here are a few appointment case examples:

- If you scheduled an appointment for your annual wellness checkup:
- Most insurance plans cover the cost of preventative care. If you review your coverage beforehand, you'll have a better understanding of what you can expect to pay.
- If you didn't have a chance to review beforehand, ask your provider what general health checks they recommend. They'll discuss the value of these health screenings, and potential savings opportunities they're aware of, and you can make an informed decision based on your insurance coverage.
- If you scheduled an appointment because you're not feeling well:
- You walk your doctor through your symptoms and they tell you that you need to have blood work, a test, or a procedure done. Ask them if they can provide information on cost and potential saving opportunities.

Medical and insurance vocabulary can be very confusing. With limited time, your doctor might not be able to translate definitions that could be difficult to remember after your appointment, so write it down. Ideally, you shouldn't leave the office if you don't understand the terms used. If you do need to revisit your notes later, use GoodRx's health insurance guide for further clarity.

2) If you need a test or treatment, ask about potential savings

As mentioned above, your doctor might order a test if they need more information to make a diagnosis. If this happens, take part in the conversation and ask for options. Ask questions that address

the purpose of the test, why you need it, the cost, and if necessary, any alternatives. Specifically for cost, you can discuss what the estimated out-of-pocket costs are, any existing discounts for payment upfront, financing plans, or local, state, or federal financial assistance programs available. Even if the test ordered is as common as a blood test or x-ray, it's worth voicing your concerns about cost.

Similarly to when your doctor talks about the side effects of a particular treatment, your doctor should talk about the cost of the treatment — your curiosity can motivate them to do so. If you understand the purpose and value of the care you're receiving, you can help make better decisions about treatment alongside your doctor.

3) Ask your doctor about generic medications

Based on those test results, did your doctor prescribe you a certain medication as treatment? Check to see if that drug has a generic option. Generic drugs have the same active ingredients as brand-name drugs but can cost 80% to 85% less. Going forward, you can tell your provider that you prefer generic medications to save additional money.

The takeaway

As drug prices soar and more Americans lose insurance coverage, questions about healthcare costs should be asked with increasing urgency.

Your healthcare provider is there to help you with any concern. And just as you should feel comfortable talking to your doctor about any health concern, you should feel comfortable talking to them about financial considerations as well. You and your doctor both strive for the best possible outcome and they will appreciate your investment in your own health.

The more knowledgeable and involved you are with your care, the more confidence you'll have when approaching the conversation about costs. And as a result, your doctor will want to create manageable solutions for you.

2. The chip shortage

A crucial component of cars built today, fewer available chips results in more expensive cars, and as the cost of cars rise, so does the cost to repair if an accident occurs.

3. Auto repair and labor costs have increased

With the chip shortage, more people are keeping their old cars on the road longer, needing more repairs. The increased demand for car parts combined with supply chain issues, are leading to inflated car part costs. Auto repair shops are also experiencing staffing shortages and increased labor costs which are also driving up the costs of repairs.

ABM Bad Joke Of The Month...

Did you hear about the guy who got his coffee stolen?

He was mugged.



If your insurance costs are increasing due to inflation, you may be wondering, how can I lower my premium? The good news is ABM Insurance & Benefit Services customers can benefit from several home and auto discounts. We are an independent insurance agency that works with hundreds of insurance companies to find a market that will provide you with the best value for the coverage you are seeking.

How can I lower my premiums?

How to save on your home insurance:

- Check for any home insurance discounts you may qualify for
- Get rewarded for being a safe homeowner by remaining claims-free for 5 or more years²
- Explore payment options like automatic payments or paying for the year in full
- Increase your deductible
- Bundle with your auto insurance and save

How to save on your auto insurance:

- Check for any auto insurance discounts you may qualify for
- Maintain a good driving record or participate in a safe driving program like RightTrack
- Explore payment options like automatic payments or paying for the year in full
- Increase your deductible
- Bundle with your home insurance and save

If you're not a current customer, get a quote or ask your insurance company how they can help you save. My trained, licensed and experienced staff are here to assist you. Call ABM Insurance & Benefit Services at 800-362-2809

Hurricane insurance FAQ: What your insurance does and does not cover

In the aftermath of a hurricane or natural disaster, policyholders may have questions about the insurance process, including what is covered and what isn't. Here are some answers to many of these common questions.



Misty Alanis

Meet Our Representative

Misty has over 22 years of experience in the insurance industry. She is extremely knowledgeable and has obtained her Certified Insurance Counselor (CIC), her Certified Insurance Service Representative (CISR), and LUTCF designations. Her knowledge and experience helps her to counsel and educate her customers on their coverage needs and to assist them with obtaining comprehensive coverage for their homes and automobiles. She has trained, counseled, and mentored many agents in the industry and continues assisting them whenever needed. Misty is a Girl Scout Leader for her daughter's troop and assists in the children's department at her church.

Q. Are flood losses covered under my homeowners insurance policy?

A. Standard homeowners, condo owners, and renters insurance policies do not cover flood damage, including damage from a storm surge. Flood coverage requires a separate policy from the federally backed National Flood Insurance Program (NFIP) or a private flood insurer. Learn more information about flood insurance.

Q. Is property damage from a storm surge considered flood damage?

A. Your flood insurance policy covers damages from storm surges. A standard homeowners, condo owners, or renters insurance policy does not cover damage from floods, such as flooding from a storm surge.

Q. What is the “official” definition of a flood? If there is only water on my property in my neighborhood, is that considered a flood?

A. Flood damage is caused by an overflow of inland or tidal waters. It is defined as a general and temporary condition of partial or complete inundation of two or more acres and two or more properties of what is normally dry land. So, typically if only one property is impacted in a neighborhood, then that damage is not considered flood-related.

Q. Is wind damage covered under my homeowners insurance policy?

A. Property insurance covers damage from windstorms, such as hurricanes and tornadoes, to the “residence premises.” These premises can be a single-family home, a duplex where the policyholder lives in one of the units, or any other building where the policyholder resides—as shown on the insurance policy declarations page.

A standard homeowners policy also applies to attached structures, such as a garage or deck, and “other structures” that are unattached, such as a separate garage building or shed and swimming pools. The policy includes coverage for damage to contents. Learn more information about homeowners coverage.

Q. Does my renters insurance cover damage from wind?

A. A renters policy covers personal belongings damaged by the wind from the storm. Damage from flooding may be covered under some, but not all, renters policies. You can purchase a separate renters flood policy from the National Flood Insurance Program (NFIP) and some private insurers. Damage unrelated to your possessions, such as part of the apartment’s structure like the walls and floor, is covered under the building owner’s policy. Learn more information about renters insurance.

Q. I live in a condo. Am I covered for wind damage to my unit?

A. If you have purchased a co-op or condominium policy for your apartment or townhouse, you are covered for damage to the interior space of your home. The condo association’s master insurance policy might have coverage for your fixtures, wiring or plumbing, or it may only provide coverage from the “bare walls” and not what is behind them. You can obtain a copy of the master condo policy to better understand what is covered. Learn about co-op/condo insurance.

Q. My car was flooded in the storm. Is it covered?

A. Flood damage to vehicles, including flooding from a storm surge, is covered if you have purchased comprehensive coverage, also known as “other than collision” coverage, which is optional with a standard auto policy. About 80 percent of U.S. drivers carry comprehensive coverage. Learn about auto coverage.

Continued from Page 5-Here's what you need to know about flood insurance.

Q. If I make temporary repairs to my home, will I get reimbursed?

A. Do not wait until a claims adjuster arrives to make temporary repairs to prevent further damage to your property. Most policies require you to take these preventive steps, and most insurance companies will reimburse you for the expense of making such reasonable and necessary repairs up to a specified dollar amount. Be sure to save all the receipts from purchases related to your repairs so you can be reimbursed as part of the claims process.

Q. The power went out during the storm and food in the refrigerator and freezer were spoiled. Is that covered?

A. Following a hurricane, some insurance companies may include food spoilage coverage, usually for a set amount ranging from \$250 to \$500 per appliance. Check with your insurance professional to learn if your policy provides coverage for this.

Q. I have a percentage deductible for hurricane damage. How do I know what my out-of-pocket costs are?

A. You can find the exact dollar amount of your hurricane deductible on the declarations page of your insurance policy. Whether a hurricane deductible applies to a claim depends on the specific "trigger," which can vary by state and insurer and is typically linked to watches and warnings issued by the National Weather Service. Learn more about deductibles.

Q. Should I file a claim if the damage is less than my deductible?

A. Always file a property insurance claim if you sustain damage from a hurricane. Sometimes, additional damage may become evident in the months following a significant storm. Filing a claim, even if the damage total is under your deductible, will protect you if further repairs are needed. And if your home suffers damage from more than one storm in a single season, the damage from the first storm may apply toward the annual hurricane deductible amount.

Q. My home was not damaged, but can I file a claim for the large tree that fell in my yard?

A. Homeowners insurance policies do not pay for the removal of trees or landscaping debris that did not cause damage to an insured structure. In other words, if a tree hits your home, that damage is covered by your insurance; if your tree fell on your neighbor's home, their property insurance company would pay them for damages. However, if the fallen tree was poorly maintained or diseased and you took no steps to take care of it, their insurer may seek reimbursement from you for the damages in a process called subrogation. Learn more about trees and insurance.

Q. My home is uninhabitable. How can I cover temporary living expenses?

A. Most homeowners, condo owners, and renters policies cover additional living expenses—any costs over and above your customary living expenses—when you are displaced from your home by a covered loss (such as wind damage) and need temporary shelter. The amount is generally 20 percent of the total insurance you have on your home. Some insurers pay more than 20 percent; others limit additional living expenses to a specific dollar amount spent during a specific period. Keep all your receipts to document your expenditures.

Q. If I evacuated due to the storm, are my evacuation expenses covered?

A. Generally, expenses related to evacuation are only covered if there is also damage to your property or if emergency management authorities enact a mandatory evacuation order prior to the storm making an impact. Check your policy to see how this coverage is defined.

Q. Advertisements and social media posts are suggesting that I need a lawyer or public adjuster. Do I need to hire someone to help me with my claim?

A. You have a right to hire outside claims assistance; however, be aware that public adjusters are paid a percentage of your claim, and legal services are often billed at an hourly rate. The insurance premiums you pay include the services of a claims adjuster provided by your carrier when you need to file a claim. Their job is to serve you and help you recover and rebuild. If you are not satisfied with the results, you can contact the insurer's claims manager. Every natural disaster gives insurers an opportunity to do their best for you, which should be your expectation.

Call us should you have any further questions at 281-448-3040.

SCAM ALERT

How to avoid Medicare scams during open enrollment

Four million Texans can buy, switch, or drop plans during the Medicare open enrollment period from October 15 to December 7. And you can bet scammers will be on the prowl. Use these tips to avoid becoming a victim:

1. Be wary of unexpected calls or visits
Medicare won't call you or sell you a plan over the phone unless you called them first. Be careful if anyone calls out of the blue saying they're from Medicare. Medicare will never come to your house and knock on your door.
2. Be careful with your financial information
Don't give your Medicare, Social Security, credit card, or bank account numbers to anyone who calls you. Companies that offer Medicare plans should never ask for this information over the phone.
3. Take notes when buying a plan
When you're ready to buy a plan, record any calls you have with the company about plan benefits. If you can't record it, write down the person's name, the date, what the person said, and any next steps.
4. Other tips:
 - Be wary if anyone tries to pressure you to buy quickly or offers you a gift.
 - Don't be pressured into changing coverage. If you like the plan you have and it's not being discontinued, you don't need to do anything during open enrollment.

How to pick the right Medicare plan

Most people need to enroll in Medicare through Social Security when they turn 65. It can be a confusing process, but knowing some key facts can help you decide on the best plan. You can also change Medicare plans during open enrollment each year. Medicare open enrollment is October 15 to December 7.

If you need any help in finding the correct medicare plan contact our office and ask for our Medicare department, they will be glad to help you out even if you're new to us or Medicare. You can reach ABM Insurance & Benefit Services at 281-448-3040.

ABM Bad Joke Of The Month...

My son was chewing on an electrical cord so I had to ground him.

He's doing better currently, and conducting himself properly.





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(Crystal) I always enjoy talking to you even though we get off the subject of insurance, lol, But most of all I want you to know how much I appreciate your dedication and your help, I know when I call you about something you will lead me in the best direction And that's a good feeling . So keep on doing what you are doing because you are doing Great, As I tell my son , God sees and hears everything and leave it in HIS Hands. God Bless You and Thanks Again,
-Diana C.

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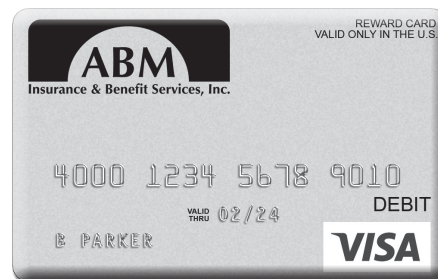
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ABM Referral Program



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

www.getagreatquote.com



Be sure to ask 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.

AARP & UHC Announce Partnership with ABM Insurance & Benefit Services



ABM Insurance & Benefit Services is partnered with AARP and United Healthcare to bring you the best quality Medicare supplements. When you see their logos think of us! Give ABM Insurance & Benefit Services a call for all your Medicare needs; we can be reached at 281-448-3040 or online at getagreatquote.com