

December 2, 2021
Weekly Update



NAACP
Pennsylvania
STATE CONFERENCE

MEDICARE HEALTH INSURANCE

re
L SMITH

Number/Número de Medicare
TE5-MK72

Con derecho a

HOSPITAL (PART A)
LOCAL (PART B)

Coverage starts/Cober

03-01-2016
03-01-2016

MEDICARE
Open
Enrollment
ends
December 7.

You should
review your
2022
coverage if
you
haven't
Already.

Here's Why!

New York Times Article: December 1, 2021

- Changes to your Advantage Plan could include adjustments to monthly premiums, copays, deductibles, coinsurance or the maximum out-of-pocket limit.
- Additionally, "providers may opt in or out of a network plan, or the cost of a prescription drug may be higher or lower, or may no longer be covered," said Elizabeth Gavino, founder of Lewin & Gavino and an independent broker and general agent for Medicare plans.
- If you discover after fall enrollment that the Advantage Plan you picked is not a good fit, you can change your coverage between Jan. 1 and March 31. You would be able to switch to either another Advantage Plan or to original Medicare and a stand-alone prescription plan.
- However, you would be unable to switch from your standalone Part D plan to another during that early-year window.

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MEDICARE CONTINUED: Here's Why!

New York Times Article: December 1, 2021

- Changes to your Advantage Plan could include adjustments to monthly premiums, copays, deductibles, coinsurance or the maximum out-of-pocket limit.
- Additionally, “providers may opt in or out of a network plan, or the cost of a prescription drug may be higher or lower, or may no longer be covered,” said Elizabeth Gavino, founder of Lewin & Gavino and an independent broker and general agent for Medicare plans.
- If you discover after fall enrollment that the Advantage Plan you picked is not a good fit, you can change your coverage between Jan. 1 and March 31. You would be able to switch to either another Advantage Plan or to original Medicare and a stand-alone prescription plan.
- “You don’t want to find this out in January when it’s too late to change your standalone Part D drug plan,” Roberts said.

HEALTH ALERT!! A NEW COVID VARIANT

What is the Omicron variant?

First identified in Botswana and South Africa, this new iteration of the coronavirus has prompted concern among scientists and public health officials because of an unusually high number of mutations that have the potential to make the virus more transmissible and less susceptible to existing vaccines. The World Health Organization has called Omicron a “[variant of concern](#)” and on Monday [warned](#) that the global risks posed by it were “very high,” despite what officials described as a multitude of uncertainties. Cases have been identified in 20 countries so far, including Britain, Italy, Belgium and the Netherlands. On Wednesday, officials announced that Omicron had been detected in the United States – in a traveler who returned to California from South Africa.

THE PANDEMIC STILL EXISTS. CONTINUE COVID PROTOCOLS.