

CS ADVO CARE NEWS

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Special points of interest:

- Annual Open Enrollment
 - October 15—
December 7
- Health Insurance Market
Open Enrollment
 - October 1—March
31, 2014

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MEDICARE ANNUAL OPEN TIME! DO YOU HAVE THE RIGHT PLAN?

Medicare Open Enrollment for **Prescription Drug Plans** and **Medicare Advantage Plans** is here again. Open enrollment will begin on **October 15, and ends December 7, 2013**. It is a time of the year when you are encouraged to review your current coverage, including any changes in costs, coverage and benefits that will take effect in 2014. Our services include providing an evaluation of your current plan and recommendation for a plan that will meet your needs for the next year.

Some changes for 2014 include changes to deductibles, and coverage limits. Next year, the maximum annual deductible is \$310.00, the initial coverage limit is \$2,850.00, and the coverage gap (donut hole) limit is \$4,550.00. While in the coverage gap you will continue to pay 47.5% of the cost of covered brand-name drugs, while generics will change to 72%. There are also changes to some of the drug plan's premiums, copays, and deductibles.

We are here to assist you in making sure that you have the right plan in place for 2014. Call us today at 303-755-1845.



HEALTH INSURANCE MARKET & MEDICARE

The new Health Insurance Marketplace is open on October 1, 2013 and ends March 31, 2014. The Health Insurance Marketplace is for people that do not have health insurance.

Don't confuse the Healthcare Exchange enrollment with the annual Medicare Open Enrollment. Medicare beneficiaries are already covered and are NOT part of the Marketplace.

Your health insurance is through Medicare.

It is important if you are a Medicare beneficiary that you do not enroll in a plan from the Marketplace. You need to Beware! It is against the law for someone who knows that you have Medicare to sell you a Marketplace plan.

CS AdvoCare—Our Services

We are here to assist you, a family member or someone you know. Our services include:

- Consulting— Medicare and Social Security. Review your health insurance coverage.
- Accounting/Fiduciary— Provide personal bookkeeping services. Serve as power of attorney, trustee, or as a conservator for either financial or medical decisions.
- Medical Claims—Tracking medical claims and medical costs for tax reporting. Handling appeals.
- Lunch and Learn for employers and their employees to understand Medicare and Social Security.

To learn more or to arrange a consultation, please call us at 303-755-1845, or visit our website at www.csadvocare.com

DURABLE MEDICAL EQUIPMENT: COMPETITIVE BIDDING

A Note from Cris

Dear Friends,

First and foremost, it has been a pleasure to provide our services to each of you. We hope that you will continue to reach out to us and refer our services to friends in need.

The fall leaves are changing and with that it may be time to change your Medicare plan. We would be happy to assist you with making the right choice for the upcoming year.

Open Enrollment begins October 15 and continues through December 7. During that time you have an opportunity to review your healthcare and prescription plan options for the upcoming year. We can make it easier for you. Just give us a call and we can get started on reviewing your options.

Best regards,

Crispin Sargent

July 1st, 2013 the government expanded its competitive bidding program for durable medical equipment, prosthetics, orthotics and supplies. Colorado is now part of the program which aims to crack down on fraud and waste.

The Competitive Bidding Program replaces the outdated prices Medicare has been paying with lower, more accurate prices. Under this program, suppliers submit bids to provide certain medical equipment and supplies at a lower price than what Medicare now pays for these items. Medicare uses these bids to set the amount it will pay for those equipment and supplies under the competitive bidding program.

Qualified, accredited suppliers with winning bids are chosen as Medicare-contract suppliers. **Beneficiaries must use a Medicare approved vendor to receive benefits.**

The bidding program:

- Helps you and Medicare save money
- Ensures that you have access to quality medical equipment, supplies, and services from suppliers you can trust
- Helps limit fraud and abuse in the Medicare Program

Medicare also has a new National Mail-Order Program for diabetic testing supplies, which applies no matter where you live.

If you have questions about how the competitive bidding program might affect you please give us a call.



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5 MOST EXPENSIVE PRESCRIPTION DRUGS FOR RETIREES

Prescription drug costs can vary in price. In 2010 retirees spent \$92.8 billion on medications. And 68% of that was paid on just 5 types of medications. These are the most expensive:

- **Metabolic drugs:** Simvastatin, Metformin, Lipitor, Pravastatin and Crestor. Over half of Medicare beneficiaries use these types of drugs. Average cost is \$98.
- **Cardiovascular drugs:** Lisinopril, Metoprolol, Amlodipine, Furosemide. Over 2/3 for beneficiaries take these types. Average cost is \$40.

- **Central Nervous System drugs:** Hydrocodone, Ibuprofen, Gabapentin and Alprazolam. 43 percent of beneficiaries are taking this type of med. Average cost is \$80.
- **Respiratory drugs:** Singulair, Albuterol, Advair, Proair, and Fexofenadine. These have the highest average cost of \$139.
- **Gastrointestinal drugs:** Omeprazole, Nexium, Ranitidine, Pantoprazole and Famotidine. About 26% of

those on Medicare take these medications. Average cost: \$111.

The cost of these medications can vary based on the type of plan that you have. We can review your drug plan options and make a recommendation that will best suit your needs.

Please contact us to help you select a plan that provides you with the best coverage.