



2023

The Secure Choice

A Newsletter Published by Secure Choices Insurance Services

“Honesty & Service is Our Best Policy”

WWW.SECURECHOICESINSURANCE.COM

904.242.8893

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Spring has Sprung! The weather has been fluctuating but it is still nice to get out and enjoy life. Make sure you wear sunscreen.



SPECIAL ENROLLMENT PERIODS

There are special enrollments periods throughout the year. These are times you can change plans.

- Medicaid Recipients can change quarterly.
- Institutional or Nursing Home monthly
- Coming off Employer plan
- Moved outside of service area
- Losing Medicaid or LIS
- Affected by a major disaster
- And more

MEDICARE MILESTONE

10,000 people a day are turning 65. In 2023 there are 65 Million people enrolled in Medicare. And in 10 years they predict it will increase to 80 Million.

Today approximately half of them have a Medicare Supplement and the other have chosen a Medicare Advantage Plan.



SECURE CHOICES NEWEST AGENT

Secure Choices would like to introduce our newest agent, Robert Sonney. Robert has a Bachelor's degree in Healthcare Administration. Robert's work history in healthcare included OB Technician, CNA, Assistant Executive Director of Assisted Living, Medical Sales Rep and Medicare Specialist. In his spare time Robert enjoys fishing, the beach and traveling.

ONLINE ACCOUNTS USERNAME AND PASSWORD

We would advise everyone to create their individual account on their personal insurance website or download the app on your phone. You can look at claims, search for providers, look at your benefits and get phone numbers for your needs. You can also set your account up to send you notifications concerning changes, claims and benefits.

SUBMITTING CLAIMS TO THE OFFICE

In the past we have advised clients to text us a picture of a bill so we can submit it for them. However, 90% of the time when we print it comes out too dark or blurry to fax to the insurance company. From now on please either mail in, or scan and email to the office. Or you can upload your dental or vision claim to your Insurance Portal. For dental claims please submit the dental codes and proof of payment.

2023 RATE INCREASE FOR AARP UNITED HEALTHCARE

United Healthcare Medicare Supplement will be taking an increase in June. They will also be giving a 3% discount for couples starting in June. You will be notified 45 days before the increase.

April MYGA Rates Multi-Year Guaranteed Annuity



Multi-Year Guarantee Annuities (MYGAs) are the annuity industry's version of a CD. Both MYGAs and CDs allow you to contractually lock in a specific annual interest rate for a duration of time you choose at the time of application.

Ex. 5.5% guaranteed compounding each year for 5 years. Minimum investment \$5000 to 10,000.

The main difference? MYGAs tend to pay out a much better rate than CDs and are tax deferred and compounds. Given the conservative nature of MYGAs, they might be more appropriate for consumers closer to retirement or those who prefer not to be subjected to market volatility.

Guaranteed by the state of Florida up to \$250,000.00.

EXPRESS MED EXPERTS 904-647-8177

Excepting ALL Insurances:

Express Medical Experts is a full service lab in the Jacksonville area and we provide services to north and central Florida.

As part of our services, we offer a team of phlebotomists who will come to the patients' place of residence/ facility for lab draws. Our clinicians can also test for COVID, Flu A&B, RSV or rhinovirus, or do a complete respiratory panel test.

We also provide a courier service that will pick up your urine and gastric samples in a timely manner and have results back to you and the patient's doctor in 24-48 hours.

In addition, Express Medical Experts will gladly provide the patient or facility with sample collecting kits.

PROVIDERS THAT COME TO YOUR HOME

We work with several companies that offer providers "LPN, or ARNP" that will come to your home or facility. This is a great service for those who are house bound or have difficulty getting out to see a physician.

These providers only accept Medicare Supplements or Medicare Advantage PPO's. Please call for referrals. 904-242-8893



[Seniors PAY IT FORWARD: Equipment Give-and-Take](#)

This Jacksonville Facebook group is for the FREE exchange of adult therapy equipment, assistive devices and medical supplies. If you have items you no longer need please post a picture/description and a general idea of the area you are in. Please make sure all items are clean, gently used and suitable for continued use. If you have a need please post that need. All exchanges are handled privately between the parties. Our goal is to help Seniors get the items they are in need of and to allow Seniors and their loved ones to pay it forward. You must join the group to participate. I Love This Group !!

<https://www.facebook.com/groups/1429174434172043>

[EDUCATIONAL MEDICARE PRESENTATION FOR YOUR GROUP](#)

Because of Covid we had to stop the presentations. We are excited to start offering our FREE Medicare Presentation again. If you belong or know of a group that would benefit from the program let us know and we can contact them. We offer them to Church's, Men or Women's group, Senior Facilities or any group that is interested.

Everyone leaves with a greater understanding of Medicare.

**Thank You So Much for all the Referrals You have Given Us!
You Make us Successful !**

Helpful Information

Medicare	1-800-633-4227	www.medicare.gov
Social Security	1-800-772-1213	www.ssa.gov
Medicaid	1-866-762-2237	www.myflorida.com/accessflorida
Patient Assistance Program		www.rxassist.org
Elder Source	904-391-6100	https://myeldersource.org/

This newsletter is circulated via email and provided by: Licensed Insurance Agents Secure Choice Insurance Services

The **BEST** benefits for the **LOWEST** cost

If you have time, please go to Google Review for Secure Choices Insurance company "Secure Choices Insurance Services."

Thank you!!

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WWW.SECURECHOICESINSURANCE.COM

Please email kbansell@comcast.net if you want to:

- Opt out of this mailing,
- Send us your insurance joke,
- Schedule a free seminar,
- Ask a question, or Make an appointment

Map to Secure Choices, Inc. Office
1624 3rd Avenue North, Jacksonville Beach, FL
From Beach Blvd head north on Penman Road,
Turn left on 2nd Ave. N. (Knights of Columbus)
Immediate right onto 15th St. N.
Immediate left onto 3rd Ave. N.
Office is in my home at 1624.

904-242-8893

