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Note: please call or email...

**I do not guarantee text responses!**

Brad helping at a prison in Kenya, Africa (they didn't keep me!)

GREETINGS!!!

**Full time agent... part time volunteer!**

I appreciate a career that I am allowed to serve others during down time. I feel all my clients are part of the work that I am able to do around the country... and the world. (Note – I do work remote when I travel away from Colorado). This year's highlight was going to Kenya, Africa in August. I was one of the main speakers at a church conference and did prison ministry. It was amazing to see how something as simple as a bar of soap made a big difference to prisoners who had none. The prisons I went into mostly were non-violent criminals caught trying to help their families in a struggling economy.

**Final update on my golfing daughter Arielle:** After 5 years and a Masters degree, Arielle finished her collegiate career helping Missouri State win their conference and finally getting to go to the NCAA regional tourney (her goal since she went to college). She finished as the team's top player, but was 43<sup>rd</sup> overall. She is currently in California having fun with a friend, and contemplating her future while surfing. 😊

**NEW CLIENT internet site!!!**

With the slowness, cost of producing and inconsistency and cost of snail mail, and the help of a tech savvy daughter, I am moving my newsletters to the internet. This is a work in progress and I envision videos and current information being on there regularly. I'm working with my daughter to continually improve it.

**NEW CLIENT INTERNET SITE:**

**www.bradkeatinginsurance.com**

- Better and current information for my clients
- Newsletters on the site (this one should already be on by the time you get this snail mail)
- LATEST news after AEP put on by end of January / and summer news by end of July!



Check the site end of January and end of July for current updates and news.  
Check the site after October 7<sup>th</sup> for the latest news letter (and previous ones)  
(I will send the pre-fall newsletter by snail mail in September)





# Medicare Plans

- All plans AUTO renew and there is **NOTHING** you must do.

## Supplements:

### When is it time to switch plans?

In general... if you are paying near \$200 a month, its time to shop.  
If you have good health, can do anytime of the year for another supplement. If want to switch to an Advantage - must do during Annual enrollment (now).

**NOTE** – By CMS rule, supplements may NOT offer extra benefits such as dental, vision, etc...  
A couple companies were able to skirt the rule and have gym club memberships in some areas. Problem is they are usually more expensive than ones without.

## Latest company pricing/news:

**AFLAC** – is the most recent A rated company to come nationally.

AFLAC generally has the best rates – normal underwriting for the most part.

**ACCENDO** – Strangely, Aetna-CVS decided to pull this product from selling. Most likely consolidating to focus on being under the Aetna name. So much for the CVS-Aetna co-op.

Accendo still has great rates. Should be fine for a couple more years.

**CIGNA** - just heard from a couple clients that they have had a significant rate increase. It's been out a while, so probably time to look at switching or look at an Advantage. **CALL ME** for an appointment.

**MUTUAL OF OMAHA** – Still my overall favorite company... BUT rates have gone up over the last couple years and probably time to give me a call about looking at a switch.

**UHC/AARP** – They have had solid rates for quite some time in certain states... but they are heading higher.

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## ADVANTAGE PLANS:

**You should always read your "Changes in Benefits" from the company.**

This will have important info about specific changes that may affect your situation (RX tiering, etc...)

Here is the list of companies I am licensed, appointed, tested and “Ready to Sell” Advantage Plans in 2024:

AARP-UnitedHealthcare  
Humana  
Cigna

Anthem  
Clear Spring  
Wellcare/Centene

Aetna  
Devoted

# COMMERCIALS and COMPANIES throwing “bones” to the seniors



Plans must be as good as original Medicare... but they can throw in “extras” as they want. Advertising a plan means throwing out bones that “hook” the audience.

**MOST IMPORTANT:** *The pot of GOLD is only so big!!!*

- NO COMPANY is best at everything. If they are strong in one benefit... they will be weak in another.
  - The key is finding the plan that has what you want! (That’s what I do for you!!)

**MONEY BACK plans:** These plans can be great. Generally do NOT have RX... so built for Vets.

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## Benefit comparisons

**Notes -** By CMS rules, I’m not allowed to discuss any specific benefit from any specific plan on a newsletter. I compared the 6 top company “flagship” HMO’s (best seller) plans in Colorado to see the differences

**PPO’s –** Are going to have less benefits (IE - higher co-pays) because they have broader coverage (nationwide)

<u>Benefit</u>	<u>Best</u>	<u>Worst</u>	<u>Differential</u>
Maximum Out of Pocket	3400	4900	+/- 1500
Hospital Co-pays	5 x 150	275 x 6	+/- 900
Primary/Specialist	0/20	0/35	+/- 15
Surgery	150	350	+/- 200
Labs / MRI-CAT	0/175	0/225	+/- 50
Urgent / Emergency	35 / 90	50 / 120	+/- 30
RX deductible / Tier 3	0 / 42	0 / 47 or 20%	+/- 5
Skilled Nursing	178	10-day/203	+/- 700 per stay
Ground Ambulance	195	300	+/- 105
Dental	5000	1000	+/- 4000
Hearing Aids	too difficult to compare		
Vision	400	250	+/- 150
Over the counter	150 Q	50 Q	+/- 400
Chiropractor	0	20	+/- 20 -

### Other “Bones to throw out to consumers” benefits:

- Air ambulance -** some have it, most don’t
- Diabetes monitor** One plan pays for it under certain circumstances
- World wide ground/air -** one has it
- Durable Medical / Prosthetic** – All have the same basic benefit
- ED RX –** Some have it, but Medicare doesn’t cover (I guess they think a happy guy is less health costs!)
- HMO travel -** Some HMO plans are nationwide if within their network. (PPO’s are same but bigger network)
- PERS –** personal emergency response, one plan pays for it.
- Routine transportation** – Some plans pay for this, most do not.
- Flex money –** Some plans give up to a few hundred dollars for things like acupuncture
- Food / utilities -** This is generally for those with Medicaid, but one company is offering to others.
- Earn “extra” –** Some plans offer money incentives to do healthy things. Usually \$50 - \$100 max.
- Meal benefit -** Some plans pay for meals after a surgery or recovery

# Advantage Company Comparisons

(Brad's opinion – with a college football flare)

## **The POWER 2:**

These are the big boys. Everyone knows them which helps for good consistency with claims and no worries that they have the \$ to pay. Their plans have improved significantly last couple years.

- UHC/AARP** – Largest health company in the country. 2<sup>nd</sup> largest Advantage company in the country. Their 2024 plans are solid
- HUMANA** - Largest Advantage company in the country. Trails UHC in Colorado. Improved on dental coverage... but other benefits are weaker than UHC.

## **Mid Majors:**

These are big companies with recognizable names. Some will have some better benefits overall than the Power 2. It depends on the region how strong their plans are vs competition.

- AETNA** - Big name and has bought their way to being prominent. I think a good company. Had the best dental originally... but others caught up and surpassed them.
- CIGNA** - A good company trying to break through in the senior market. A couple “gimmick” extra benefits for hooks but overall good plans.
- ANTHEM** - Regional big company (and huge because of California). Have had a great supplement and good claims, but honestly, this is the worst plan out there. No reason to consider.
- KAISER** - Another regional California based company. They put out their first PPO ever this year. Their plans are better than Anthem... but not much. I would not consider.

## **Division 2:**

These are smaller, regional, companies. There are quite a few of these... upstarts around the country. They can have great benefits... but in Colorado, Bright Health got in trouble and it became a disaster as they left. Im not saying they can't be good... but I have become very cautious.

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## **By State Plans**

- **NOTE** – The doctor network is the MAIN reason for any choice. I will help you with this.
- **NOTE** - Can't go wrong with the Power 2, but if you switched doctors or want to talk – CALL ME!

**Arizona** – Phoenix area is a mecca... plenty of plans. Other areas (Lake Havasu, up in the mountains, etc...) have a lot of PPO's. From having 2<sup>nd</sup> homes in another state?

**Florida** – This is the ultimate mecca of Advantage Plans. Many regional companies.

**Missouri** – Springfield area – Depends if you are in Cox or Mercy. Humana and Aetna are strong. Kansas City area – Humana is very strong. Aetna and Blue KC are also big in the area.

**Nebraska** – Aetna continues the dominance and solid plans. UHC and Humana are also solid.

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I am here for you! If happy – great. If you aren't happy – Please CALL ME! **719-244-2857**

# Latest Medicare News



2024 Part B premium:

I scoured the CMS sites including Medicare and Social Security. There are no official announcements at the time of this writing what the new Part B premiums or deductibles will be. I did find a source that said the rumor is the new premium will be going to \$179.80 per month instead of the \$164.90. Nothing set in stone.

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## SHINGLES SHOTS:

Yes – they are covered under Part D.

However – it is considered a name brand, so the deductible applies. Generally, Advantage plans have NO deductible on their Part D, so there is no cost for the shots. If you have a stand alone Part D... they will have a deductible for name brands. If you haven't met the deductible, then the shots will be "covered" but are part of the deductible. So you pay the full cost.

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Want to compare doctors, hospitals or Nursing Facilities?

Go to [Medicare.gov](https://www.medicare.gov) then "Providers and Services" then "Find and Compare"

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## Medicare Fraud

Medicare will NEVER call you unless you have contacted them first. NEVER give out any information to someone calling on the phone (personally, I don't get why people buy any insurance over the phone with a stranger – referrals are not strangers).

If you suspect fraud with anything involving Medicare – Call 1-800-Medicare (633-4227)

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## On the lighter side:

- When I was young, I was a poor golfer. After years of playing and practice... I am no longer... young.
- When I was young, it was "Rock around the clock," now it's "Limp around the block"
- When I was young, I felt like a million bucks. Now I feel like a bounced check.
- A grandfather asked his granddaughter to fetch a newspaper. She laughed and said, "Grandpa you are so old. Just use my phone." He looked at it puzzled, then slammed her phone against the wall and killed that big hairy spider.
- A lady walks into a pharmacy for her new specialized RX. As the pharmacist hands her the RX she asks what the most common side effects are. He responds, "Bankruptcy."

# Lifetime INCOME!!!

PROTECT YOUR



- TURN your 401K or IRA into your own personal pension with a guaranteed lifetime income – even if the money is all used up.
- Let it sit and earn until you want the income... then turn it on!
- If you die with money left... leave it to your heirs with no probate!



(Don't buy from those radio ads... I will do what is best for you!!!)

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## PARK your money SAFELY!!

**5.6%** for 3 years!!!!



(many other options – let me shop for you!)



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