

# Healthcare News

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**BrightStar**  
INSURANCE SERVICES

## Health Topic of the Month: Family Caregivers

Family caregivers are the unsung heroes of our nation's healthcare system. Often unpaid and under-appreciated, family caregivers carry the heavy burden of keeping family members living with dignity under limited circumstances.

The roles and responsibilities of a family caregiver can evolve slowly over time. Frequently, the caregiving starts as nothing more than providing mom or dad with a ride to the doctor. Running errands, like trips to the pharmacy and grocery store, are often folded into the caregiver's schedule. Over several years, these small favors can become necessary expectations with a significant impact on the elder's lifestyle.

Sometimes, the need for a family caregiver can arise suddenly. A broken bone or serious health diagnosis can mean an immediate need. Without much notice, an independent senior can become limited in mobility and self-care. The nearest family member is then left scrambling to adjust work and family life to care for a loved one.

Medicare insurance policies will provide limited, at-home care for illnesses and injuries. This at-home care is intended to treat medical problems and generally does not include help with daily activities such as cleaning and cooking.

Small, incremental costs are the unseen burden for at-home caregivers. The cost of gas, additional groceries, doctor co-pays, and pharmacy items quickly add up to hundreds of dollars per month. Plus, when mom or dad needs a day out of the house, the caregiver spends extra money on restaurant meals and last-minute errands.

Time-off is one of the greatest gifts (besides cash) that you can offer a family caregiver. The family caregiver is spending a tremendous amount of emotional energy maintaining a challenging household. They need time for friends, personal errands, or a day at the spa.



## Can I Change My Mind? Your Choices with Medicare!

So you picked out a Medicare Advantage Plan, Prescription Drug Plan, or Supplement and you are wondering if you can change your mind. The rules and regulations around how to disenroll from your current plan are complicated, and more importantly, time-sensitive. Here are a few guidelines about how you can change your plan.

### Medicare Advantage Plan

If you are in the first 12 months of enrollment for a Medicare Advantage Plan, then it's likely that you can disenroll and choose to have Original Medicare with a Supplement. There are some limitations to this rule, so be sure to check with a Medicare broker before you disenroll.

During the first three months of the year (January through March), you have the opportunity to make ONE change from your current Advantage plan to another Advantage plan. You can also disenroll from your Advantage plan and use Original Medicare with a Prescription Drug Plan.

People who have Medicare and Medicaid (Medi-CAL) can make a change to their Advantage plan three times between January and September.



### Prescription Drug Plan

You can change your Prescription Drug Plan between October 15 and December 7 every year. Once it's past December 7, you can't change your prescription drug plan for another year.

### Supplement Plan

Residents of California and Oregon use a birthday rule that allows enrollees to change Supplement plans in or around their birthday month with no risk of being rejected. Residents of Maine and Missouri also have similar rules about an annual change period for anyone on a Supplement plan.

The rules and regulations around Medicare plans are complicated and often change from state to state. Contact Medicare or a local broker to discuss your options if you are considering a change.

## The California State Penalty in 2020

California residents are required to have a comprehensive health insurance plan in 2020. If California residents do not have a qualified health plan, they will see a fine on their state taxes when they file in 2021. The fine is at least \$695 per adult without a health plan. This requirement is referred to as a healthcare mandate.

The federal government had a healthcare mandate until 2019. Now, individual states like Massachusetts, New Jersey, Rhode Island, and California will issue a fine for residents without health insurance.

One of the best ways to get health insurance (in California) is through the state's health insurance exchange, Covered California. Covered California is a marketplace where well-known health insurance companies like Anthem (Blue Cross), Kaiser, Blue Shield, and Molina sell pre-approved health insurance

plans. There are also lesser-known health insurance carriers like LA Care and OSCAR that offer health insurance through Covered California.

Covered California health plans come at a cost. But when you apply for health insurance coverage through Covered California (or a qualified broker), you might qualify for assistance in paying for your health plan. This assistance (known as a subsidy) comes from the federal and state government to help ensure everyone has access to affordable health care.

Covered California evaluates every applicant for Medi-CAL, an additional state-level health insurance assistance. Medi-CAL provides health insurance for disabled and low-income residents at a very low cost. Californians with Medi-CAL won't be fined as long as they remain enrolled in Medi-CAL for all of 2020.



## Holiday Dos and Don'ts:

**T**he holiday eating season is here. It's very easy to eat a week's worth of calories in just one day during the holidays. Here are a few recommendations for you to keep the calories in check.

**Gobble the Turkey:** Turkey is a great protein boost. Go ahead, eat up.

**Eat the Veggies:** The green beans might be covered in butter and cheese, but they are still a good choice. Even the creamed spinach is a good option.

**Yes to the Cranberry Sauce:** Cranberries come with plenty of fiber and lots of great vitamins, so cranberry sauce is a healthier addition to turkey. The sauce may have lots of sugar, so be careful if you have a sensitivity to sugars.

**Go Easy on Gravy:** Gravy is just a lot of salty fat calories. Completely avoiding gravy is unlikely. Use the cranberry sauce instead of gravy on turkey and ham.

**One Roll, Please:** We all love bread, but white bread is packed with empty calories. And we all know more bread just means more butter.

**No Extra Butter:** There's already plenty of butter and cream in your mashed potatoes. A little salt and pepper is all you need to add at the table.

## No-Bake Chocolate Peanut Butter Snowballs:

### Ingredients:

- 8 ounces spreadable cream cheese
- 1 cup semisweet chocolate chips, melted (see hint)
- 1/2 cup peanut butter
- 2 cups graham cracker crumbs
- 1 cup finely chopped nuts, toasted
- 1/2 cup powdered sugar

### Directions:

Beat cream cheese, melted chocolate chips and peanut butter until blended. Stir in graham cracker crumbs. Refrigerate 30 minutes. Roll into 1-inch balls; roll in chopped nuts; roll in powdered sugar. Place between layers of waxed paper in an airtight container. Store in the refrigerator.



### Hint:

To easily melt chocolate, use your microwave. Put the chocolate chips in a bowl. Microwave the chocolate in 15-second increments, stirring after each heating. Once all the chips are melted, you're done!

