

Insurance Solutions March Newsletter



A look at some important trends that will affect you

Info on My Facebook Page

I have suggested that you "like" my Facebook page and this may give you some insight as to why I have made that recommendation.

First, it may be helpful for some to explain what it means to "like" a Facebook page. "When someone likes a Page, they want to see content from it. The Page will show up as being liked in the About section of that person's profile.

I constantly read articles concerning health and life insurance. When I read something that I believe to be of general value, I post it on my Facebook page. That's my way of getting information to you on a regular basis.

If you "like" my page, you will automatically get these posts when you open Facebook. Some may interest you and you can read them, some may not. Ignore them.

I try to keep the posts short and informative – and they are always available to you. Here are the posts from the month of March to Insurance Solutions

<https://www.facebook.com/wlc.insurance.solutions>

March 1: Article on "Build Back Better" - Important to understand this as it will affect your Medicare benefits

March 4: Information about how to better understand your Medicare bills and manage them.

March 9: Daylight savings time!

March 10: The 10 prescription drugs that cost Medicare the most.

March 12: A chance to switch or ditch your Medicare Advantage Plan ends soon

March 14: Information about Telehealth

March 21: Colorectal cancer awareness information

March 26: Your Medicare coverage may be changed without your consent

March 29: Random thoughts worth sharing

March 30: Guidance for Second Covid 19 booster shot

March 31: Scam regarding callers claiming that Medicare is replacing paper Medicare cards.

Use the link above to examine it and "like" it if you will.

Prescription Costs

Recently I worked with a client turning 65 who is taking some very costly prescription drugs. People who have costly drugs struggle constantly with their Medicare prescription drug coverage to keep their costs manageable on a month-to-month basis.

Often, these people are on a fixed income with little wiggle room to deal with high-cost drugs. In fact, people often simply stop taking prescriptions they should be taking because they cannot afford them. That's a tragedy and I'd like to give you some ideas that may help you manage these costs better.

The big issue is that annual deductible - \$430 is not chump change and it hits you at the beginning of each year.

Here are some things that you can do to potentially reduce your drug costs immediately. The **blue text** items are "hot links."

1. Look into generics or alternative lower-cost drugs.
2. [Pharmaceutical Assistance Programs](#): Some pharmaceutical companies offer programs to help pay for medications.
3. [State Pharmaceutical Assistance Programs](#): Many states offer help paying for prescriptions, drug plan premiums and/or other drug costs..
4. Apply for Extra Help. Medicare and Social Security have a program called Extra Help—a way for people with limited income and resources to get help with prescription costs. If you qualify for Extra Help, you could pay no more than:
 - \$3.95 for each generic covered drug
 - \$9.85 for each brand-name covered drug
5. [Try CleverRx](#) - **It is 100% FREE!** Clever RX set out to position itself to be the premier prescription savings platform. Their drug costs beat other discount programs such as GoodRx, pricing by 60-70%.

Be creative drug costs are big costs!

Just give Bill Clevenger a call at 918-615-8656 for help with these items or other insurance issues that may be troubling you. Also, be sure to visit Bill's website at www.gobillc.com and check out the "Resources" tab for some good general information.