



"Alternative Benefits" News

Brought to you by: Tom Buonanduci

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Did You Get the Most out of Your Health Insurance This Year?

As we begin to approach Open Enrollment for 2023, this is a good time to review your policy. Make sure you are getting the most out of your plan and you are happy with your doctors. Are there some benefits you failed to use?

Review your summary of benefits.

Every health policy has a summary of benefits. This document will detail the specific benefits of your plan. This is a key piece of information as you evaluate your options for the coming year. If another copy is needed, contact the customer service number listed on the back of your insurance card.

Are you happy with your primary care doctor?

Did you feel like you could never get an appointment? If you did get an appointment, did you feel you were given the time you needed to discuss your health concerns? Having a doctor who knows you and your family history allows them to make any added test recommendations based on your unique needs. When you are not happy, the new year could be an opportunity for a change.

Did I get my annual physical this year?

The majority of health insurance policies allow for an annual physical. These visits not only give your doctor a baseline on how you are doing, but they are also a time to discuss any existing conditions or age-related recommended tests.

Start your review now before ACA (under 65) Open enrollment starts November 1st and you get caught up in the holidays. If you need assistance with evaluating plan options and understanding which benefits might be best for you, we are a phone call away.

Joe Namath Medicare Ads... and the Truth behind the Claims

Its now Medicare's Annual Open Enrollment, October 15 to December 7th, when eligible Medicare beneficiaries are able to either enroll in (or make plan changes to) Medicare Advantage and Part D Prescription plans. Its also a time that you may be exposed to extensive Medicare marketing on TV, radio and by mail, many featuring celebrities like quarterback Joe Namath.

Once educated on your Medicare options, you'll realize that much of this marketing is targeted towards Medicare Advantage plans, which replace Original Medicare (Parts A & B) and are sold by private insurance companies. And remember, this marketing is not from Medicare or the government. In fact, a large Medicare agency pays Namath to advertise Advantage plans nationally, that beneficiaries can purchase from agents, who generally pay for the leads generated when a Medicare beneficiary calls that 800 number.

Some of the claims in the Joe Namath type commercials look very attractive. But, you'll want to do your research before choosing Advantage coverage

Claim #1: Additional Benefits- In the ads, Advantage plans often include a bundle of benefits like dental, vision, prescription, home-delivered meals, etc. and sometimes claim you can receive these features at no additional cost.

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2023 Medicare & ACA Open Enrollments are Upon us



Medicare's Annual Open Enrollment starts Oct 15th to Dec 7th, and the ACA (under 65) Open enrollment runs November 1st to January 15th.

We are here to assist with your renewal or with enrollment, so contact us at (603) 622-5700 or at HealthPlanSavings@comcast.net.

Thanks for the opportunity to serve your family's insurance



How to Use Paint Color to Fix Any Room

If a room in your house feels a little off, the solution doesn't have to be expensive building work or a complete turnaround. Different paint colors on the wall can make a huge difference to your home's atmosphere. Here are a few tips for fixing different rooms' quirks by creatively using color.

Make a room feel bigger. The color white reflects light, so painting your walls white can help to create the illusion that you're in a larger space. Furthermore, painting the ceiling white helps direct light from above, giving the feeling that there is more space above your head as well as around you.

Make a large room feel more cozy. Darker colors help to absorb light, creating the opposite effect of whiter, brighter walls. Using dark but warm colors with a slight red tinge can help to bring a cozier, more compact feel to a large, cavernous space.

Make a room feel more calming. The color of a space has a huge effect on a person's general state of being. Softer, muted colors give a more tranquil, soothing ambiance to a room. Try something like an ocean blue or a leafy green.

Make a room's interesting quirks stand out. Sometimes you want people to notice the things that make your home unique. If you have a beautiful fireplace or elegant crown moldings, make them stand out by painting them a color that completely contrasts with the walls.

Make a room's less attractive features disappear. Using a palette with fewer contrasting colors can help to hide unsightly objects in a space. Painting radiators, boilers and other functional but ugly features the same color as the wall can make them seem to vanish.



Thank you for your referrals!

I succeed when people like you refer me to your friends, neighbors and loved ones. It's the best kind of feedback I can receive.

So thanks for continuing to pass this newsletter on to people you care about.

Curried Pumpkin Lentil Soup

This flavorsome dish is a great way to eat vegan and seasonally.

Serves 4

1/2 tablespoon olive oil
1/2 pumpkin, chopped
1 white onion, diced
1 large carrot
3 cloves garlic, minced
1/2 tablespoon fresh grated ginger
1 tablespoon mild yellow curry powder
3 cups water or vegetarian broth
1 cup green lentils, rinsed
1 can light coconut milk (reserve 2 tablespoons for drizzling on top of soup)
1/2 teaspoon salt, plus more to taste
Freshly ground black pepper to taste

In large pot, heat olive oil and saute pumpkin, onion, carrot and garlic until soft.

Bring heat to medium low, add ginger and curry powder, stir together for 30 seconds.

Stir in water/broth, coconut milk and lentils. Season soup with salt and freshly ground black pepper.

Bring soup to boil, then reduce heat and simmer over medium low until lentils are soft and tender. Dish out soup and drizzle leftover coconut milk on top. Serve.



Joe Namath Medicare Ads... and the Truth behind the Claims

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While these plans can include some of these extra benefits, they tend to vary by plan, and also by state, so not every Advantage plan offers these options. Further, even if your plan happens to offer home-delivered meals, for example, you may personally have to qualify to receive them.

Claim #2: Eliminating Copays- Many Advantage plan ads claim that these policies wipe out copays. In reality, most include copays, and coinsurance that vary by plan. These copays include PCP & specialist office visits, as well as for Rx drugs, but to be covered at all, your providers must generally be in your plan's network and your medications must be on the insurer's formulary.

Claim #3: Coverage for No Additional Cost- An attention-getting claim Joe Namath and others make in these Advantage plan marketing ads is that extra coverage is available to beneficiaries for "no additional cost". But, 'no premium' doesn't mean cost-free.

After all, no Medicare plan is actually free. Aside from still having to pay Medicare Part A & B premiums, in most cases, the truth is that while some of these plans may have a lower or even no monthly premium, all include out-of-pocket costs, including deductibles, copayments and/or coinsurance, up to an annual out-of-pocket maximum of \$5000 to over \$7000 (on average). So, while a lower cost plan in your area might seem enticing, it may not be the best choice for your finances – let alone your health.

So, although Advantage plans may appear to be the more cost effective way to go, that may not be the case should one have or later develop a chronic illness, as the option to switch from an Advantage plan to a more full coverage Medigap plan* may be limited, with eligibility requiring medical underwriting approval, possibly resulting in denial or higher rates based on health, in New Hampshire.

So before calling that 800 number in that Advantage plan ad, contact us to review the pros and cons, and help assess the options best suited to your serving your needs and budget, not only now but in the long run.



Quick Quiz

For an answer, email me at HealthPlanSavings@comcast.net or call (603) 622-5700.

How much did the world's largest pumpkin weigh?

Worth Reading



What Did Hubble See on Your Birthday?

NASA

The Hubble Space Telescope has been sending us mind-blowing pictures of the universe for 30 years and is in action every hour of the day, every single day. With an incredible number of extraordinary images amassed over that time, NASA has released this wonderful tool that allows you to see in pictures what discoveries it made on your birthday or any day of the year. More:

<https://tinyurl.com/worth1022a>



Listen to Nature Sounds, Fall in Love with the Earth

earth.fm

If you're a hardworking city dweller feeling deprived of the calmness of nature, earth.fm is certainly the place for you. This stunning tool allows you to move around on a world map and select from a huge number of locations all across the globe. Click on each point, and you'll hear a soundscape of the natural world in that area. More:

<https://tinyurl.com/worth1022c>

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We can't make this stuff up!

NASA scientists made an unexpected discovery when filming an underwater volcano. As it erupted, plumes from the volcano contained a huge number of sharks. It has been nicknamed “sharkano” and sheds light on our knowledge of underwater habitats.

A man in Britain discovered he has been spelling his own name wrong for his entire life. Sixty-year-old Alan Grainger had always spelled it “Allan” but made the realization when digging out his birth certificate.

A Texan man has sent Bigfoot hunters into a frenzy by capturing strange footage of what looks like a half-human, half-dog by a riverside. The video shows the creature on all fours before standing upright and jumping into the river.

An Australian woman has been left with horns after botched cosmetic surgery. Jessie Carr had gone in for a “fox-eye procedure,” but the accident caused the edge of her eyebrows to swell into points.

Are You at Risk from ‘Insurance Gaps?’

Do you have enough insurance to meet your – and your family’s – needs now, and in the future? If you don’t, you are putting yourself at risk of serious financial trouble if something goes wrong with your health, your home, your job or your finances.

That’s why I am offering you a free, no-obligation “Insurance Check-up” to make sure your insurance needs are adequately covered. I won’t try to push you into buying insurance you don’t need, and I won’t waste your time.

Just give my office a call at (603) 622-5700 to arrange an appointment.

Contact me today:

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