

# HEALTH INSURANCE FOR SENIORS LLC NEWSLETTER

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*Health Insurance for Seniors, LLC*

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Welcome to the latest edition of our newsletter! We're excited to bring you updates on Medicare changes, a delicious recipe, and some office news.

## HEALTH INSURANCE FOR SENIORS LLC OFFICE UPDATES:



We're thrilled to welcome Abe Sosa to our team! Abe will be managing many of our back-office functions and assisting with tasks like generating this newsletter. He'll have some client contact, but Colleen and Dave are still the front office for your service needs.

If you receive a call from Abe, please join us in welcoming him to the Health Insurance for Seniors LLC family!

Thank you for reading our newsletter. We hope you found this information helpful and look forward to bringing you more updates next time!

## MEDICARE PART D CHANGES FOR 2025

The Inflation Reduction Act of 2022 introduces several updates to Medicare Part D plans starting in 2025. Here's what you need to know:

- **Out-of-Pocket Costs:** A new \$2,000 annual cap on out-of-pocket prescription drug spending, significantly reducing costs from 2024. No beneficiary cost sharing will be required above this threshold.
- **Prescription Payment Plan:** A new option to pay for prescriptions is capped monthly payments, making it easier to manage costs throughout the year.
- **Coverage Gap:** The "donut hole" phase will be eliminated. Part D will now include three phases: deductible, initial coverage, and catastrophic.
- **Manufacturer Discount Program:** Starting January 1, 2025, the Coverage Gap Discount Program will end and be replaced by the Manufacturer Discount Program.
- **Adult Vaccines:** All adult vaccines covered under Part D will be available with no cost sharing.



Recipe  
of the  
month



Looking for a healthy and easy meal?  
Try this nutritious and flavorful skillet recipe!

## INGREDIENTS:

- 14 ounces zucchini, quartered and sliced (from 2 medium or 1 large)
- 1 pound 93% lean ground turkey
- 1/4 cup chopped onion
- 1 tablespoon tomato paste
- 3/4 cup canned black beans, rinsed and drained
- 3/4 cup corn kernels (fresh or frozen)
- 1 large, diced tomato
- 1 jalapeño, diced
- 1 clove garlic, minced
- 2 tablespoons chopped cilantro (plus more for garnish)
- 1 1/4 teaspoon cumin
- 1 1/4 teaspoon kosher salt
- 1/4 cup water
- Lime wedges (optional)



## INSTRUCTIONS:

- Spray a large skillet with oil and brown the turkey over high heat, seasoning with 1 teaspoon salt and 1 teaspoon cumin. Cook until the turkey is browned and cooked through, about 5 minutes.
- Push the meat to the side and add the onion and tomato paste. Cook for 1 minute.
- Add the black beans, corn, tomato, jalapeño pepper, garlic, and cilantro. Stir in 1/4 cup of water.
- Add the zucchini, remaining 1/4 teaspoon salt, and cumin. Mix well, cover, and cook on low for 4 to 5 minutes, until the zucchini is tender-crisp.
- Serve with lime wedges and additional cilantro if desired.

## NUTRITIONAL INFORMATION (PER SERVING):

- Calories: 266
- Protein: 28g
- Carbs: 22.5g
- Fat: 8.5g

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