



# November 2018 Newsletter

## Helping Seniors Stay in Their Own Homes

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### *Seven Ways Medicare Will Improve in 2019*

Now 53 years old, Medicare has higher rates of satisfaction from its 60 million members than almost any other form of health insurance. It is about to get better. Here are seven improvements to Medicare that will take effect in 2019. Some of the changes will affect all beneficiaries while others will apply just to individuals who select Medicare Advantage plans.

#### **DONUT HOLE**

An expensive element of the Medicare Part D prescription drug benefit requires enrollees with high prescription costs to pay more for their medicines after they reach a certain level of spending in one year. This creates a coverage gap – also called the “donut hole.” After a beneficiary’s out-of-pocket spending reaches a second threshold, they enter catastrophic coverage and pay substantially less. Under the Affordable Care Act (ACA), the donut hole was scheduled to close in 2020. But the spending bill Congress passed in March will close the donut hole for brand-name drugs in 2019. The gap will close for generic drugs in 2020.

#### **THERAPY GAP GONE**

Beneficiaries of original Medicare won’t have to pay the full cost of outpatient physical, speech or occupational therapy because Congress permanently repealed the cap that has historically limited coverage of those services.

#### **BETTER INFORMATION**

Medicare is updating the handbook it sends to beneficiaries every fall. It will include checklists and flowcharts to make it easier to decide on coverage. The online Medicare Plan Finder tool will be easier to use and an improved “coverage wizard” will help enrollees compare out-of-pocket costs and coverage options between original Medicare and Medicare Advantage.

#### **MORE TELEMEDICINE**

Medicare is steadily broadening the availability of telehealth programs that let patients confer with a doctor or nurse via telephone or the internet. In 2019, it will begin covering telehealth services for people with end-stage renal disease or during treatment for a stroke.

*Continued on Page 2*



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## Do You Qualify for Veterans Aid & Attendance?

*Continued from Page 1*

### LIFESTYLE SUPPORT

Beginning in January, Medicare Advantage plans have the option to cover meals delivered to the home, transportation to the doctor's office and even safety features in the home such as bathroom grab bars and wheelchair ramps. To be covered, a medical provider will have to recommend benefits such as home-safety improvements and prepared meals.

### IN-HOME HELP

Medicare Advantage plans also will have the option to pay for assistance from home health aides, who can help beneficiaries with their daily activities including dressing, eating and personal care. These benefits represent a revised and broader definition of the traditional requirement that Medicare services must be primarily health related.

### PLAN TEST DRIVES

New regulations will let people try an Advantage plan for up to three months and, if they aren't satisfied, they can switch to another Medicare Advantage plan or choose to enroll in original Medicare. Congress required this flexibility in the 21st Century Cures Act, designed to accelerate innovation in health care.

## Calendar of Events

**November 8th 4:30-6:00 pm**  
Business After Hours  
Info, Call 417.629.4345

Carthage Health and Rehabilitation Center  
Occupational Therapy Room  
1901 Buena Vista Ave, Carthage, MO

**November 13th 8:00am-11:00am**  
Healthcare Resource Connection  
Info Call 417.751.0376

Living for Today Planning for Tomorrow  
Pittsburg Memorial Auditorium  
503 N Pine Street Pittsburg, KS

**November 16th 8:00am**  
Ribbon Cutting  
All Welcome

Via Christi Hospital  
Emergency Room Department  
1 Mt Carmel Way Pittsburg, KS

**November 30th 9:00am-3:00pm**  
Memory Screening  
Info Call 620.421.1450

Parsons Presbyterian Manor  
Skilled Nursing, Assisted Living  
3501 Dirr Ave Parsons, KS

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