



TLC Health Insurance

2020 Quarter 4 Newsletter

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## Its that time again! AEP!

The upcoming Annual Enrollment Period (October 15 through December 7) is the one time of year when EVERY person with a Medicare Advantage plan or Prescription Drug plan, can make a change to their plan. Right now I am in the middle of getting re-certified with the insurance carriers I am contracted with. I am also attending numerous Zoom meetings about changes and new benefits for 2021.

It is important for you to know that I am your **Agent of Record**. What that means is that when you have any questions about your billing, your PCP (Primary Care Physician) or anything else **I AM** the person you should call! I can direct you to how to resolve the problem, or we can implement a 3-way call to the insurance company, doctor's office, or third party vendor.

But most of all, I am an **"Independent Agent"**, which means that I represent more than **one** major insurance company's products. Therefore I can compare the premiums, deductibles, co-pays and extra benefits of multiple plans so you KNOW you are "getting all the benefits you deserve." Some agents are *"captive agents"* with just **ONE** insurance company—they can only sell that one company's plans—they have no comparison for you to chose from.

During the upcoming AEP you will be inundated with television commercials, mailers, phone calls and agents around every corner! They are going to attempt to lure you into a different plan (whether it is right for you or not). If you buy into their rhetoric and sign up for the plan they are offering, I will no longer be your Agent of Record. I will not be able to help you. You will now be someone else's client, or worse, if you sign up over the phone for a different plan, you will **NOT** have an agent. And good luck getting hold of the same person twice when you call the toll free number for assistance.

**Bottom Line . . . I am here for you! If you have any questions or need any type of assistance, please CALL ME for help or answers.**



661-212-9171

**BEWARE OF CALLING AN 800 NUMBER (OR 866, 877, ETC) TO “get all the benefits you deserve”.** I have recently helped several clients that called this and got signed up with insurance that was not in their city and a doctor that WAS NOT theirs! **Call me for no cost no obligation advice to “get all the benefits you deserve!”**



### Save money on your Prescriptions!!!!

Believe it or not this is a great way to possibly save \$\$ on your prescriptions! The commercials are actually correct! If you have Tier 3 medications you might want to look at this option. You can look online or download the app. It's very interesting the completely different prices pharmacies charge! It might also keep you out or delay the donut hole! Call me for help.



### Do you take Insulin?



Medicare has been working with the Trump administration to lower prescription drug prices! This is NOT FAKE NEWS! 2021 MAPD plans have lowered prices for insulins!! Vials and Quikpens!! **Humalog, Humilin, Lantus, Lymjev** and **Youjeo** are a few. Also some inhalers like **ProAir** are now Tier 2 not Tier 3!! This is the best news I can give my clients. Call me and we can see if you need to switch plans or if your plan already has this benefit!!!!

[www.janet-tlc.com](http://www.janet-tlc.com)

Check out my site! Because of COVID I had to redo it AGAIN!! This time I got it right. Comments are more than welcome!!!

### New Hobby!!

I decided to take up Golf!! What was I thinking??



*Merry Christmas, Happy Hanukkah & Happy New Year*



**TLC Insurance 661-212-9171 THE LEAST CONFUSING!**