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WELCOME

As the summer comes to an end and we start adjusting to the new normal of doing business, remember safety is our number one concern. Most of us no longer have school age children, however our grandchildren and their parents are trying to figure out virtual learning. Even some of you are fortunate enough to help your grandchildren with their online education.

Congress is addressing COVID-19 and USPS issues and not much else. I am closely monitoring other issues that have mature Americans interest at stake.

As promised we now have the <u>Medicare video in</u> <u>Spanish</u>. I would like to thank Roxanne, Emily and Marty for all of their hard work this summer. Without their creativity and dedication we would not have been able to launch instructional videos and the newsletter.

Issues RetireSafe is Currently Working On

Under the HEALS Act, Medicare part B premiums would be frozen at 2020 levels, but beneficiaries would have to pay a \$3 monthly surcharge. Click <u>HERE</u> for more information.

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SCAMS!

A reminder that Medicare will never call and ask for your Medicare number, unless you give them permission, Medicare will not sell you anything, Medicare will not visit your home, and Medicare can't enroll you over the phone unless you call first. Most importantly do not give out your Medicare number. Additional resources available by clicking <u>HERE</u>.

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RESOURCES

Senior Resource

www.seniorresource.com

is a wonderful source that highlights the best senior resources by state. To find your state's resources, scroll to the bottom of their homepage until you see a map of the United States. You can either click on your state on the map, or click on your state on the list of states shown to the right of the map. Once you click on your state's page, you will see a compiled list of resources in that state from skilled nursing facilities to moving and storage services. Overall this is a great site for seniors who want to learn more about resources in their state, or for seniors who want to move to a new state and see what that state has to offer for its senior citizens.



Don't Let COVID-19 Infect You With Insurance Fraud TOP 5 COVID-19 SCAMS

Fake "corona" insurance

Watch for fake health-insurance agents selling low-priced insurance to cover coronavirus "treatment." Scammers may try to sell low-cost "corona insurance" or health policies that claim to have a coverage provision. Simply hang up on robocalls.

Cancelled health insurance

Beware of bogus calls warning you that your health insurance was "cancelled." You may be given a tollfree line to call, or urged to click a link that installs malware. Most of these are attempts to steal your personal information.

Corona medicines, tests

Scammers are peddling fake vaccines, drugs, "all-natural" or "organic" medicines — all "insured and paid for" by your health policy. But the novel coronavirus is exactly that — new — and there is no known cure yet.

Senior scams

Beware of free virus "tests" at senior centers, health fairs or in your home. Scammers might ask for your Medicare number, SSN and other information to steal your medical identity. Talk to your doctor if you need a test. Call your insurer directly to answer your coverage questions.

Bogus travel insurance

Be wary of pitches for travel insurance that claim to cover coronavirus related trip cancellations. Most standard travel insurance policies may not cover viral outbreaks or pandemics. Know know what your policy does and doesn't cover.

Coalition Against Insurance Fraud Prevent the spread of COVID-19 fraud and share this message

Source: insurancefraud.org/Covid-19.htm

Local News and Issues

<u>North Carolina</u>

In North Carolina, Medicaid expansion is being delayed another year. However, Medicaid transformation is occurring. Senate Bill 808 is the Medicaid transformation bill that has passed that has the goal of transitioning the Medicaid program from fee-for-service to privatized managed care organizations. COVID is disrupting this process, but if North Carolina doesn't see a surge in cases rising again, they should be able to continue this process as planned.

Missouri

In Missouri, the pro-Medicaid expansion committee received a \$1.5 million contribution from a Washington, D.C. dark money group. This is one of the largest contributions received in Missouri since 2018. This committee has also received a multitude of other funds which has all gone to protecting frontline healthcare jobs, helping keep rural hospitals open, and bringing \$1 billion of their tax dollars back from Washington, D.C., annually.

<u>Texas</u>

Medicaid has still not expanded in Texas. As the pandemic continues and positive COVID cases continue to rise, the expansion of Medicaid would be very beneficial for the citizens of Texas. Rep. Bucy calls for Texas legislators to allow citizens to vote on Medicaid expansion like Oklahoma did a few weeks ago. 5 million Texans were uninsured prior to the pandemic, and now there are nearly an additional 2 million more Texans without health insurance. If lawmakers refuse to expand Medicaid, the citizens should at least be able to vote on it as it would be beneficial to those millions of uninsured people in Texas during this difficult time.