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NORTHWEST SENIOR NEWS SPECIALIZING IN MEDICARE SUPPLEMENTS, Medicare Advantage, & PART D PRESCRIPTIONS Volume 1. 2018

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Looking Ahead for 2018



The Annual Election Period (AEP) during the fall of 2017 was the busiest we have ever seen. To a large extent this was due to the changes involving the Blue Cross Blue Shield of Montana Medicare advantage plans. If you are one of the non-renewed people that have yet to sign up for a new plan,

please give us a call.

Again, we want to thank all of our existing clients and those of you new on board in 2017 for your business. We also thank those of you that have referred us to your friends and relatives.

We look forward to another terrific year.

Lance D. Reedy and Isaac Reedy

2018 Medicare Changes

Here are the Medicare changes for 2018. These are the Part A deductible, extended hospitalization, the skilled nursing facility co-insurance, the Part B deductible, and your Medicare Part B premium.

The 2018 changes	2017	2018
Part A deductible	\$1,316	\$1,340
Days 61-90 hospital co-insurance	\$329/d	\$335/d
Lifetime Reserve days 91-150	\$658/d	\$670/d
Skilled nursing co-insurance	\$164/d	\$168/d
Annual Part B deductible	\$183	\$183
Medicare Part B Premium *	\$134	\$134

* This figure is for most people new to Medicare.

Exceptions: People previously on Medicare may have a lower premium. People in higher income brackets that are affected by IRMAA have a higher premium.

Changing your Medicare Supplement Plan

Please remember that you can change your Medicare supplement plan any month of the year, provided that you medically qualify.

Almost every month we have someone who contacts us telling us about their Medsupp rate

increases. In many cases, we can do some shopping and find lower rates.

Your health does NOT need to be perfect; it just needs to be stable. Most companies' applications have a two-year lookback for most medical events such as a heart attack, bypass surgery, internal cancer, or a stroke.

You do NOT have to wait until the fall 2018 AEP to make a change. Please contact us with any questions about rates or medical qualifications.

Annual Disenrollment Period (ADP)

The ADP runs from January 1 through February 14. During this period, you can disenroll from your Medicare advantage plan and return to original Medicare. Medicare then allows you to enroll in a stand-alone Part D prescription plan.

Here's the tricky part: In order to pick up a Medsupp, you have to medically qualify as we have previously discussed.

Northwest Senior News E-letter

We have been publishing our e-letter, *Northwest Senior News*, for over four years. While we have enjoyed doing the writing and editing, it has become unrealistic for us to continue to do so on a monthly basis. Therefore, we are switching to a bi-monthly publishing schedule.

Later this month we will publish and email you our January/February edition. If you are not receiving *Northwest Senior News* and would like to do so, please email us at lance@nwsimail.com.

The exception to the bi-monthly schedule will be during the fall AEP, when we will publish monthly.

We'll continue with these four major themes in *Northwest Senior News*.

- Medicare and Medicare related topics
- Prescription information and ways to save
- Health and wellness
- Lifestyle

Dr. Stephen Sinatra

During 2017 we did an in-depth review and digest of Dr. Stephen Sinatra's book, *The Great Cholesterol Myth, Why Lowering Your Cholesterol Won't Prevent Heart Disease*.

Here are some key takeaways:

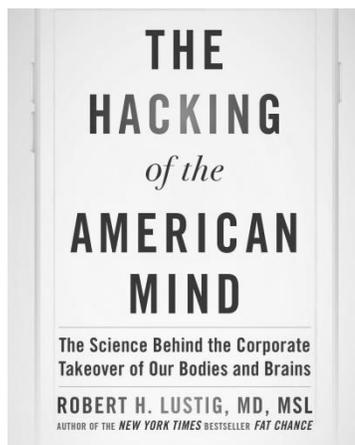
1. The four main causes of heart disease are sugar, inflammation, oxidation and stress.
2. Cholesterol is an absolutely necessary ingredient for cellular function at the molecular level. Life as we know it would cease without it.
3. We also learned that the so-called “bad” low density lipo-proteins (LDL) are harmless fluffy particles that only become bad when they become oxidized.
4. The causes of this oxidation are primarily the over-consumption of Omega-6 vegetable oils.
5. The over consumption of these Omega-6 fats and oils are also inflammatory versus the Omega-3 oils and fats that are anti-inflammatory.
6. Statin drugs’ primary beneficial effect is their anti-inflammatory properties rather than lowering cholesterol.
7. Sinatra went into detail about the “dark” side of statin drugs, meaning potential adverse side-effects such as muscle damage, type two diabetes, cognitive impairment, cataracts, liver damage, and more. Side effects vary depending on the individual and dosage.

Perhaps the most important takeaway is this:

8. Meta-analyses (studies of studies) have conclusively shown that those people in the **lowest cholesterol groups (160 and below) have the highest all-cause mortality rates**. Those people in the highest cholesterol group (250 and above*) have the lowest all-cause mortality rates. *People with genetic, abnormally high cholesterol are excluded from this group.

Disclaimer: The above discussion is for your educational use only. Consult your medical professional before making ANY prescription changes.

The Hacking of the American Mind



A friend recommended to me this book by Dr. Robert Lustig, titled *The Hacking of the American Mind*. I decided to check it out as Dr. Lustig is an expert in his field of nutrition.

As I interact with people about the subject of diet and nutrition, one thing is very clear. A lot of

Americans are addicted to sugary junk food, and they are in denial that they are addicted. For these people, consuming these industrial food products is the norm. Worse, I have met people who are diabetics consuming the very thing that has contributed to their type 2

diabetes in the first place. Is this situation any different than the smoker who has COPD and continues to smoke? The problem in both cases is a person’s addiction to an addictive substance. Corporate America understands this addiction very well, and it’s very profitable for them.

Here are some excerpts from the inside book cover.

- But what if these cravings (sodas, cell phones) are engineered by design?
- Our seemingly innocent addictions are far from it—they are biochemical, and they are damaging our bodies and our brains.
- Dopamine is the “reward” neurotransmitter that tells our brains “This feels good. I want more.” Yet too much dopamine leads to addiction.
- What we think we want and what we’re told will bring us happiness, is just a clever marketing scheme to lead us to consume more and more.
- Our behaviors are not our own because our minds have been hacked.
- Lustig offers solutions to defend ourselves against Corporate America and to reengage in the pursuit of happiness.

Beginning in our upcoming edition of our e-letter, *Northwest Senior News*, we’ll begin dissecting this book in detail. If you are not on our email list and would like to receive it, please let us know.

Save Yourself a lot of Grief—Call us First

Note: The names and places described below are fictitious, but the situations are real.

- Caroline lives in Grizzly, MT and has Premium Health Rx Saver for her Prescription Drug Plan (PDP). A year ago, she spoke with a customer service rep at Premium, and he told her that she had to buy her meds from Walmart. Thus, for almost the entire year she was driving 50 miles round trip to the nearest Walmart. When I spoke with her during the fall AEP, this all came to light. I did some checking and discovered that the CVS right in Grizzly was also a preferred pharmacy with the same copays. Accepting as gospel what a naive CS-rep told her cost Caroline a lot of gas, money and time.
- Shirley, upon the recommendation of her local pharmacist, signed up for the Bronze Plus Medicare Rx PDP. In January she went to her pharmacy to fill her meds, but the plan wouldn’t work. She spent hours on the phone with Bronze trying to resolve the problem. In frustration, she called us. We explained to her that the solution for her specific problem was to call Medicare. She did that, and the problem was quickly fixed. End