

# talkingMEDICARE with Mangus

News to Use for Agents in the Senior Market

A Publication of **Senior Marketing Specialists**

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## Medicare and Dental Care

Medicare doesn't cover most dental care, dental procedures, or supplies, like cleanings, fillings, tooth extractions, dentures, dental plates, or other dental devices. Medicare Part A (Hospital Insurance) will pay for certain dental services that you get when you're in a hospital.

**Why is this important?** Dental coverage is popular among those on Medicare and offering dental plans can open the door to new clients. Note: Dental plan mailers are currently seeing very high return rates.

## Retirement May Be Longer Than You Think

The age you start receiving Social Security benefits can make a significant difference in your monthly benefit amount. You may need your monthly income for a long time, because more people are living longer. For example:

- The typical 65-year-old today will live to age 85;
- More than one in three 65-year-olds will live to age 90; and
- More than one in seven 65-year-olds will live to age 95.

For more information on life expectancy, go to: <https://www.ssa.gov/planners/lifeexpectancy.html>

**Why is this important?** Helping your clients with their long term planning after retirement requires looking beyond their current health and wealth status. Insurance by nature is designed to plan for the potential of loss or unexpected circumstances. It is more important than ever to be certain you are building comprehensive benefit packages.

## Agent Do's and Don'ts of Selling Medicare Advantage Plans

Medicare.gov outlines what a client should expect an agent to do and not to do during an appointment.

For example, during the meeting, Medicare plans and people who work with Medicare can:

- Give you plan materials.
- Tell you how to get more plan information.
- Tell you about the plan options you agreed to discuss.
- Give you an enrollment form.
- Collect your completed enrollment form.
- Leave business cards for you to give to friends and family.

<https://www.medicare.gov/forms-help-and-resources/report-fraud-and-abuse/health-plans-rules/health-plan-rules.html>

**Why is this important?** As you plan your upcoming AEP it is a good time each year to review the list as a refresher.

## Seniors Can Avoid Online Scams

The Federal Trade Commission's free online security tips and resources can be found here:

<https://www.consumer.ftc.gov/features/feature-0038-onguardonline>

Sign up for free scam alerts from the FTC at [www.ftc.gov/scams](http://www.ftc.gov/scams). Get the latest tips and advice about scams sent right to your inbox.

**Why is this important?** Coverage getting canceled or changed due to an online scam can be difficult and time consuming to correct. Helping clients avoid this situation can assist both you and your clients.

## What's Medicare SELECT?

Medicare SELECT is a type of Medigap policy sold in some states that requires you to use hospitals and, in some cases, doctors within its network to be eligible for full insurance benefits (except in an emergency). Medicare SELECT can be any of the standardized Medigap plans. These policies generally cost less than other Medigap policies. However, if you don't use a Medicare SELECT hospital or doctor for non-emergency services, you'll have to pay some or all of what Medicare doesn't pay. Medicare will pay its share of approved charges no matter which hospital or doctor you choose.

<https://www.medicare.gov/Pubs/pdf/02110-Medicare-Medigap.guide.pdf>

**Why is this important?** Select plans can offer your clients a potential low cost alternative Medigap plan. Note Select plans have SEP rights similar to Medicare advantage plans.