



DUNLOP HEALTH INSURANCE SERVICES

September 2023 NEWSLETTER

PUBLISHED BY DUNLOP HEALTH INSURANCE SERVICES, LLC

Greetings all!

I hope 2023 is treating you well and life is good. I am here to help you year-round so if you have any questions about your coverage, claims etc., please reach out.

- **You will shortly be receiving your 2024 NOTICE OF CHANGE. Please READ it!**
- Provide us with your updated Rx lists for a 2024 review – this applies to those who have a stand alone Part D plan or a Medicare Advantage plan. We need the following information for the 2024 analyses: name of drug / dose / # per day / tablet or capsule.
 - Lists can be submitted via our website: www.dunlophealthins.com
 - Go to tab marked “resources” and then click on Rx Drug Lookup form.
 - We cannot complete an analysis until after we receive a completed scope of appointment.
- We can start reviews for 2024 AFTER October 15. We research requests in order of receipt. Please be patient with us - we WILL get back to you.
- The government continues to impose tighter and tighter regulations to keep us “compliant.” When we receive Rx review requests, we will immediately send you a “Scope of Appointment” to sign and return. Please get this done ASAP as it will make our lives much easier.

The media advertising about Advantage Plans (“PLAN C”) continue ad nauseum. NOW is the time to reach out with your questions about these plans. They look so attractive and tempting in the ads but these types of plans may or may not be a good fit for you. We are happy to walk you through how these Advantage plans work with regard to costs /coverage / networks etc. Just call us at 440-543-3377 and we will plan a time to talk and review these plans so it is understandable. We get so many inquiries during the Annual Enrollment Period (Oct 15 – Dec 7) when we are so pressed for time. We prefer not being rushed, so NOW is a good time to ask!

I would like to introduce our Administrative Assistant, **Monica Hyland**. Monica has been working with us since September, 2021. Monica previously worked for Envision, a Part D carrier – she has been a **gem** and DHIS is so fortunate to have her as a part of our team! Monica takes all incoming calls, and your calls will be returned in the order received. If an appointment is required, Monica will set that up for me.



ROBO CALLS -are you getting a lot of robo calls about Medicare?

First item: get yourself on the do not call registry: www.donotcall.gov | 888-382-1222

These registries do NOT expire. You can and should register your complaints with the Federal Trade Commission: www.consumercomplaints.fcc.gov

If you encounter a violation, contact the FCC. The FCC needs date and time of call, what # was on your caller ID, what did it say on the caller ID screen? When you picked up the phone, what did the caller say as to their identity? Violators of the DNC list can be subject to fines up to \$10,000.

HAVE YOU MOVED? CHANGED YOUR EMAIL? CHANGED PHONE NUMBER?

Please send us your updated information ASAP.

INDIVIDUALS

Open enrollment for those having individual < age 65 policies starts November 1 and closes on December 15. You will receive renewal notices from your carrier. Please reach out to us with your questions and concerns. Oscar will continue to be tied to the Cleveland Clinic, and Medical Mutual provides access to providers with UH and Metro.

GEOBLUE—TRAVEL INSURANCE

If you are on Medicare and anticipating international travel, we highly recommend investigating some type of medical travel insurance. Now is the time to educate yourself about the need for adequate travel medical insurance when you do eventually return to travel.

REFERRALS

Fortunately for us, we do little “prospecting” for new clients. We always continue to do what is in the best interest of each client. If you have family and/or friends who might like some help with their health coverage, we would love to hear from them! Due to regulations, we cannot reach out to them – they have to contact us. Referrals are the best compliments we can receive, and we do appreciate all of your “compliments!”



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