



**DUNLOP HEALTH
INSURANCE SERVICES**

SPRING 2022 NEWSLETTER
PUBLISHED BY DUNLOP HEALTH INSURANCE SERVICES, LLC

**Dana Dunlop Appointed President
of Dunlop Health Insurance**

Dear Clients,

With great pride and excitement, I announce that Dana Dunlop is appointed President and owner of Dunlop Health Insurance Services, LLC effective June 1, 2022. As many of you know, Dana has been a part of our team for several years now. Dana has done an outstanding job and I am proud she will be carrying on a legacy which I have spent almost 30 years building. I am not going to disappear! My role and responsibilities will be reduced, and I will continue to maintain a part time presence in the business at least through the end of 2022. It is time for me to take a step back and slowly slide into my retirement years! Dana will continue to provide excellent services and advice to you. Please join me in congratulating Dana and offering her our support as she moves into this new position.

Some Topics to Consider in the Coming Months

Dental Insurance:

Every week we receive many inquiries particularly about dental insurance. If you currently have Medicare as your primary coverage, you do not have coverage for dental services. As for vision, you can get coverage for an annual eye exam with a Medicare approved provider but there are no benefits for eyeglasses and/or contact lenses. If dental and/or vision coverage is something you want to add, please reach out to us for advice. We will need to know the name and location of your dentist to see if we can find a plan in which your dentist participates.

Travel Insurance:

If you are leaving the country, we encourage you to consider taking a travel policy to provide health coverage out of the US. It is very difficult to have your US policy, including Medicare, provide any benefits while traveling out of the US. Premiums will be based on the age of each applicant and the length of time out of the US. We are happy to run quotes for you.

Preventive Services:

For those older than age 65, Medicare will not cover what we would call an “annual physical” or an “annual checkup.” During the first 12 months of Medicare B enrollment, you are entitled to a “Welcome to Medicare preventive visit.” This is not required. If you elect this type of preventive visit, be sure you actually book that appointment as a “Welcome to Medicare preventive visit.” After the first 12 months of Medicare B enrollment, you are entitled to (but not required) a “Wellness visit.” Again, be sure the appointment is booked as a “Wellness visit.”

If you are younger than age 65, your health plan is required to cover specified preventive services at no costs to you. Please refer to your Certificate of Coverage for the specific covered services.

The Medicare Annual Enrollment Period Runs from October 15 to December 7:

Please note your calendars to send us an updated Prescription list so we can evaluate the best Part D plan for the coming year. This applies to all Medicare clients including those who currently have a Medicare Advantage plan. Please do not become complacent and think if the plan works well for you in 2022 that it will operate the same in 2023. Every year, these plans change their prescription formularies as well as their monthly premiums. In late September, you will receive an “Annual Notice of Change” from your carrier. This will be your prompt to reach out to us with an updated Rx list. We do not charge for this service but simply request you make a habit of sending these Rx lists to us annually during October. you are entitled to (but not required) a “Wellness visit.” Again, be sure the appointment is booked as a “Wellness visit.”

Individuals Under Age 65 and Covered by an Individual Health Plan:

All plans and premiums change on January 1 annually. You can expect to receive your 2023 renewal notice right around November 1, 2022. Please reach out to us if you have any questions about your benefits and/or new health premiums. Currently there are only HMO plan options available.

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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