

Anna Moorman and Jo-Ann Neal Recognized for 2023 Sales



Anna
Moorman

[Anna Moorman](#) and [Jo-Ann Neal](#) have been recognized with a bronze level award for Medicare sales in 2023 by Anthem, one of the largest health insurance carriers in Maine.

Moorman and Neal are two of three agents at Allen Insurance and Financial who specialize in the complex market of Medicare insurance, working with a number of insurance carriers to give customers a range of choices to



Jo - Ann
Neal

suit their needs.

This is the ninth consecutive year that Moorman has received an

award from Anthem for Medicare sales; she has consistently ranked as one of the Anthem's top sales leaders in Maine. This is Neal's first sales award from Anthem.

The Allen team, comprised of Moorman, Neal and [Lee Cabana](#), has a goal of simplifying the process of enrolling in a Medicare plan, by providing dedicated, one-on-one attention to their customers, assessing each person's needs and finding options that will align with their budget and healthcare goals.

Anna Moorman Recognized by Anthem for Medicare Sales



Anna Moorman

[Anna Moorman](#) of Allen Insurance and Financial has been recognized with a gold level award for Medicare supplement sales in 2022 by Anthem, one of the largest Medicare supplement carriers in the state of Maine.

Moorman is one of three agents at Allen Insurance and Financial who specialize in the complex market of Medicare insurance,

working with a number of insurance carriers to give customers a range of choices to suit their needs. Moorman has been with Allen Insurance and Financial since 2012.

This is the eighth consecutive year that Moorman has received an award from Anthem for Medicare sales; she is consistently ranked in the top three of Anthem's sales leaders in Maine.

Moorman and her colleagues [Jo-Ann Neal](#) and [Lee Cabana](#) have a goal of simplifying the process of enrolling in a Medicare plan, by providing dedicated, one-on-one attention to their customers, assessing each person's needs and finding options that will align with their budget and healthcare goals.

Schedule of Medicare 101 Workshops – September 2022

Allen Insurance and Financial is offering a series of Medicare 101 workshops in September. We hope you can join us.

All workshops are free and open to everyone, though registration is required. All will be offered via Zoom and run from 5 to 6:30 p.m. Zoom information will be send upon registration. Here is the schedule, which is also available online at AllenIF.com/Medicare.

- Tuesday, Sept. 13: Register via email with Hope Library at hopenlibrary04847@gmail.com.
- Wednesday, Sept. 14: Register with Medomak Valley Adult Education; register at msad40.coursestorm.com.
- Thursday, Sept. 15: Register with Belfast Adult Education;

belfast.maineadulted.org.

- Wednesday, Sept. 21: Register with Five-Town Adult Education (Camden Hills): fivetowns.maineadulted.org
- Wednesday, Sept. 28: Register with Medomak Valley Adult Education; register at msad40.coursestorm.com

During these workshop, [Jo-Ann Neal](#) and [Anna Moorman](#) of Allen Insurance and Financial's Benefits Division will help answer questions, including:

- What does Medicare cover?
- What does Medicare NOT cover?
- When can I enroll in Medicare?
- What is a Medicare Advantage Plan?
- What is a Medicare Supplement Plan?
- What plan is best for me?

Anna Moorman and Jo-Ann Neal specialize in Medicare and will be available for a question and answer session following the presentation. [Meet Anna and Jo-Ann in this YouTube video.](#)

Anna Moorman Now Licensed as an Insurance Consultant in Maine



[Anna Moorman](#), a member of the benefits team at Allen Insurance and Financial specializing in individual health insurance and Medicare, is now a licensed life & health insurance consultant in Maine.

“Anna’s efforts demonstrate her deep commitment to continuing professional development,” said Mike Pierce, company president. “This commitment is important to all of our insurance divisions but it is especially so in the always-changing field of employee benefits.”

Moorman has been with Allen Insurance and Financial since 2012. She lives in Thomaston with her family.

Medicare Newsletter – June 2021

Medicare & Medicaid Eligible

Have you recently qualified for Medicaid while also on Medicare? Did you know there is a set of special products that are available just for you?

These plans are intended for persons who are eligible for both Medicare and Medicaid and are called "dual eligible." These dual eligible plans provide coverage above and beyond Medicare, including vision, dental, an over the counter allowance, transportation services, and many value added extras, typically at no cost to the member.

Eligibility requirements for Medicaid are not as straightforward as are the requirements for Medicare. The big driver here is income and asset limits which determine if you're eligible and if so, what level of Medicaid you qualify for.

If you think you may be eligible for Medicaid, you'll need to contact your local Medicaid agency.

Top 10 Social Security Myths Exposed

Given Social Security's importance, concerns about its current and future state are understandable and widespread. Some of those worries, and the many changes to the program, have given rise to misconceptions about how it is funded and how it works.

Here are 10 of the most stubborn Social Security myths:

- 1) Social Security is going broke
- 2) The Social Security retirement age is 65
- 3) The annual COLA is guaranteed
- 4) Members of Congress don't pay into Social Security
- 5) The government raids Social Security to pay for other programs
- 6) Undocumented immigrants drain Social Security
- 7) Social Security is like a retirement savings account
- 8) You don't pay taxes on Social Security benefits
- 9) An ex-spouse's benefits come out of your own
- 10) You lose benefits permanently if you keep working

[You can read the truth behind these myths.](#)

Midcoast Senior Expo

We're excited to announce that we will have a table at the Midcoast Successful Aging Expo, scheduled for June 15 from 9 a.m. to 2 p.m. at the Rockland Elk's Club. This is our first in-person event in more than a year and we're looking forward to connecting with our clients and community. This event is free and open to the public.

Medicare Newsletter – April 2021

Traveling? Please Check Your Coverage First

For those of you itching to travel, if you are leaving Maine for any length of time it is important to understand how your benefits travel with you both within the U.S. and outside of the country. For example:

- Coverage during domestic travel may depend on whether you have an Advantage plan or basic Medicare, and whether you are seeking emergency or routine care.
- Medicare generally does not cover any medical costs outside of the U.S. and its territories.
- Some Medigap plans – which can only be paired with basic Medicare – offer limited coverage for travel beyond U.S. borders.

Many Advantage plans are required to cover your emergency care anywhere in the U.S. and in an emergency many will go above and

beyond what Medicare covers to provide coverage outside the U.S.

If you plan to travel outside the U.S., it's wise to consider a stand-alone travel medical plan which can cover illnesses, emergencies and medical evacuation. We offer this coverage year-round. We are happy to discuss your options with you.

Dental Coverage Available Year-Round

Oral health directly affects overall health and quality of life. Unfortunately, this is often a gap in coverage, especially when it comes to original Medicare. The good news is you can purchase a stand-alone dental plan any time of year.

We have 5+ plans from Delta Dental, ranging in price from \$30 to \$90 per month. Some of the plan highlights include:

- Competitively priced plans with a variety of coverage options
- One-time (lifetime) deductible
- High annual maximums up to \$2,000 per person
- Access to the nation's largest dental PPO Network
- A vision discount program is included (Sears Optical, Lens Crafters, Pearle Vision, Target Optical, etc.)

If you'd like to explore your options, please reach out to us. We'd be happy to explain the coverage options available and help determine which plan best aligns with your needs.

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[Anna Moorman](#) has been recognized for Medicare supplement sales in 2020 by Anthem, one of the largest Medicare supplement carriers in the state of Maine.

Anna is one of two agents at Allen Insurance and Financial who specialize in the complex market of Medicare insurance, working with a number of insurance carriers to give customers a range of choices to suit their needs. Moorman has been with Allen Insurance and Financial since 2012.

This is the sixth consecutive year that Moorman has received an award from Anthem for Medicare sales; for 2020 she was named one of Anthem's top 20 sales leaders in Maine.

Anna and her colleague [Jo-Ann Neal](#) have a goal of simplifying the process of enrolling in a Medicare supplement plan, by providing dedicated, one-on-one attention to their customers, assessing each person's needs and finding options that will align with their budget and healthcare goals.

More information about Allen Insurance and Financial's Medicare-related services: [AllenIF.com/Medicare](https://www.AllenIF.com/Medicare)

How a Biden Administration Might Impact HR and the Workplace

While we don't have a Magic 8 ball, with a new Executive Administration, all signs point to changes to how you approach your human resources. Our seasoned prognosticators have some insight for you.

Each presidential transition brings changes to the HR landscape. And the more prepared an HR team is, the easier it will be for them to succeed amid these changes. To that end, this article discusses potential changes employers can expect during a Biden presidency.

To read more, click the image at right to view the article (PDF) in a new window.

Anna Moorman Recognized for

2019 Sales



Anna Moorman

Anna Moorman of Allen Insurance and Financial has been recognized for Medicare supplement sales in 2019 by Anthem, one of the largest Medicare supplement carriers in the state of Maine.

Moorman is one of two agents at Allen Insurance and Financial who specialize in the complex market of Medicare insurance, working with a number of insurance carriers to give customers a range of choices to suit their needs. Moorman has been with Allen Insurance and Financial since 2012.

The Anthem award was announced in Portland on Feb. 25. This is the fifth consecutive year that Moorman has received an award from Anthem for Medicare sales; for 2019 she was named one of Anthem's top 10 sales leaders.

"This award indicates that Anna's clients appreciate the way she simplifies the process," said Michael Pierce, company president. "And that's key, because our goal is to provide dedicated, one-on-one attention to our Medicare customers, assessing each person's needs and finding options that will align with their budget and healthcare goals."

2020 Medicare Parts A & B Premiums and Deductibles

On November 8, 2019, the Centers for Medicare & Medicaid Services (CMS) released the 2020 premiums, deductibles, and coinsurance amounts for the Medicare Part A and Part B programs.

Medicare Part B Premiums/Deductibles

Medicare Part B covers physician services, outpatient hospital services, certain home health services, durable medical equipment, and certain other medical and health services not covered by Medicare Part A.

Each year the Medicare premiums, deductibles, and copayment rates are adjusted according to the Social Security Act. For 2020, the Medicare Part B monthly premiums and the annual deductible are higher than the 2019 amounts. The standard monthly premium for Medicare Part B enrollees will be \$144.60 for 2020, an increase of \$9.10 from \$135.50 in 2019. The annual deductible for all Medicare Part B beneficiaries is \$198 in 2020, an increase of \$13 from the annual deductible of \$185 in 2019.

The increase in the Part B premiums and deductible is largely due to rising spending on physician-administered drugs. These higher costs have a ripple effect and result in higher Part B premiums and deductible.

From day one, President Trump has made it a top priority to lower drug prices. Currently, for Part B, the law requires CMS

to pay the average sales price for a drug and also pays physicians a percentage of a drug's sale price. This incentivizes drug companies to set prices higher and for physicians to prescribe more expensive drugs – because that leads to a higher Medicare payment. Through the President's drug pricing blueprint, the Trump Administration is working to lower drug prices in Medicare Part B drugs.

CMS is committed to empowering beneficiaries with the information they need to make informed decisions about their Medicare coverage options, including providing new tools to help them make those decisions through the eMedicare initiative. In addition to the recently released premiums and cost sharing information for 2020 Medicare Advantage and Part D plans, we are releasing the premiums and cost sharing information for Fee-for-Service Medicare, so beneficiaries understand their options for receiving Medicare benefits. As previously [announced](#), as a result of CMS actions to drive competition, on average for 2020, Medicare Advantage premiums are expected to decline by 23 percent from 2018, and will be the lowest in the last thirteen years while plan choices, benefits and enrollment continue to increase. Premiums and deductibles for Medicare Advantage and Medicare Part D Prescription Drug plans are already finalized and are unaffected by this announcement.

Medicare Part B Income-Related Monthly Adjustment Amounts

Since 2007, a beneficiary's Part B monthly premium is based on his or her income. These income-related monthly adjustment amounts (IRMAA) affect roughly 7 percent of people with Medicare Part B. The 2020 Part B total premiums for high income beneficiaries are shown in the following table:

Beneficiaries who file individual tax returns with income:	Beneficiaries who file joint tax returns with income:	Income-related monthly adjustment amount	Total monthly premium amount
Less than or equal to \$87,000	Less than or equal to \$174,000	\$0.00	\$144.60
Greater than \$87,000 and less than or equal to \$109,000	Greater than \$174,000 and less than or equal to \$218,000	57.80	202.40
Greater than \$109,000 and less than or equal to \$136,000	Greater than \$218,000 and less than or equal to \$272,000	144.60	289.20
Greater than \$136,000 and less than or equal to \$163,000	Greater than \$272,000 and less than or equal to \$326,000	231.40	376.00
Greater than \$163,000 and less than \$500,000	Greater than \$326,000 and less than \$750,000	318.10	462.70
Greater than or equal to \$500,000	Greater than or equal to \$750,000	347.00	491.60

Premiums for high-income beneficiaries who are married and lived with their spouse at any time during the taxable year, but file a separate return, are as follows:

Beneficiaries who are married and lived with their spouses at any time during the year, but who file separate tax returns from their spouses:	Income-related monthly adjustment amount	Total monthly premium amount
Less than or equal to \$87,000	\$0.00	\$144.60
Greater than \$87,000 and less than \$413,000	318.10	462.70
Greater than or equal to \$413,000	347.00	491.60

Medicare Part A Premiums/Deductibles

Medicare Part A covers inpatient hospital, skilled nursing facility, and some home health care services. About 99 percent of Medicare beneficiaries do not have a Part A premium since they have at least 40 quarters of Medicare-covered employment.

The Medicare Part A inpatient hospital deductible that beneficiaries will pay when admitted to the hospital will be \$1,408 in 2020, an increase of \$44 from \$1,364 in 2019. The Part A inpatient hospital deductible covers beneficiaries' share of costs for the first 60 days of Medicare-covered inpatient hospital care in a benefit period. In 2020, beneficiaries must pay a coinsurance amount of \$352 per day for the 61st through 90th day of a hospitalization (\$341 in 2019) in a benefit period and \$704 per day for lifetime reserve days (\$682 in 2019). For beneficiaries in skilled nursing facilities, the daily coinsurance for days 21 through 100 of extended care services in a benefit period will be \$176.00 in 2020 (\$170.50 in 2019).

Part A Deductible and Coinsurance Amounts for Calendar Years 2019 and 2020 by Type of Cost Sharing		
	2019	2020

Inpatient hospital deductible	\$1,364	\$1,408
Daily coinsurance for 61 st -90 th Day	\$341	\$352
Daily coinsurance for lifetime reserve days	\$682	\$704
Skilled Nursing Facility coinsurance	\$170.50	\$176

Enrollees age 65 and over who have fewer than 40 quarters of coverage and certain persons with disabilities pay a monthly premium in order to voluntarily enroll in Medicare Part A. Individuals who had at least 30 quarters of coverage or were married to someone with at least 30 quarters of coverage may buy into Part A at a reduced monthly premium rate, which will be \$252 in 2020, a \$12 increase from 2019. Certain uninsured aged individuals who have less than 30 quarters of coverage and certain individuals with disabilities who have exhausted other entitlement will pay the full premium, which will be \$458 a month in 2020, a \$21 increase from 2019.

For more information on the 2020 Medicare Parts A and B premiums and deductibles (CMS-8071-N, CMS-8072-N, CMS-8073-N), please visit:

CMS - 8071 - N :

<https://www.federalregister.gov/documents/2019/11/13/2019-24441/medicare-program-cy-2020-inpatient-hospital-deductible-and-hospital-and-extended-care-services>

CMS - 8072 - N :

<https://www.federalregister.gov/documents/2019/11/13/2019-24439/medicare-program-cy-2020-part-a-premiums-for-the-uninsured-aged-and-for-certain-disabled-individuals>

CMS - 8073 - N :

<https://www.federalregister.gov/documents/2019/11/13/2019-24440/>

[medicare-program-medicare-part-b-monthly-actuarial-rates-premium-rates-and-annual-deductible](#)