

Society of Certified Insurance Counselors Honors Martha Wentworth for 20 Years of Dedicated Leadership and Professional Development



[Martha Wentworth](#), CIC, CRM, CPRM, was recently recognized for professional leadership and advanced knowledge by the Society of Certified Insurance Counselors.

Martha was awarded a certificate of achievement recognizing 20 consecutive years of successfully maintaining the Certified Insurance Counselor (CIC) designation. The CIC designation requires an annual continuing education update ensuring that her education is always up-to-date and relevant.

Martha is a business insurance producer who serves clients across Maine from the Allen's Waterville office.

In addition to her CIC designations, Wentworth maintains the Certified risk Manager (CRM) and Certified Personal Risk Manager (CPRM) designations. She recently celebrated her 25th work

anniversary with the company.

“The CIC program’s unwavering dedication to fostering professional excellence has set a high standard in our industry,” said Dan Bookham, senior vice president for business development at Allen. “Martha’s consistent pursuit of growth and development is truly inspiring, serving as a model for her colleagues within our company and across the Maine insurance community.”

ABOUT THE CIC PROGRAM: The CIC Program is nationally recognized as the premier continuing education program for insurance professionals, with programs offered in all 50 states and Puerto Rico. Headquartered in Austin, Texas, the Society of CIC is a not-for-profit organization and the founding program of The National Alliance for Insurance Education & Research.

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 hopelibrary04847@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 Recognized by Anthem for Medicare Sales



Anna Moorman

[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

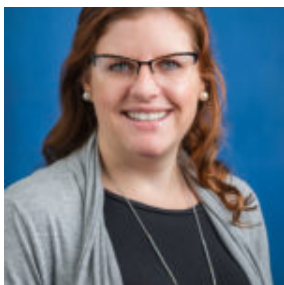
How a Biden Administration Might Impact HR and the Workplace

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."