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TRICOUNTY HEALTH PLANS

Local Medicare Guidance That You Can Trust

By Kathy Hunt

Enrolling yourself or a loved one in Medicare can be daunting. At times, the federal health insurance program seems to present more questions than answers. Should you have additional insurance beyond Medicare? If so, which insurance should you choose? Do you need Medicare Parts A, B, and D, and what are the benefits of each? After turning 65, can you sign up at any time or are there penalties if you don't join right away? No one wants to choose the wrong insurance or miss a deadline and incur financial penalties. But, how do you know what to do and when to do it?

David Morrison of TriCounty Health Plans can set your mind at ease and answer these and countless other Medicare queries. Based in Pottstown, Morrison's TriCounty Health Plans provides thorough, thoughtful guidance on Medicare for the tri-county region. This local, knowledgeable owner/agent makes selecting the proper health insurance plan for you or your loved one worry-free.

Different name, same exemplary service

Founded as Medicare Education Services, Morrison's business underwent a name change in 2023 to become TriCounty Health Plans. New government guidelines prompted the switch.

"I was sad to change the name for it was very clear what service I provided," Morrison said. "TriCounty Health Plans made sense, though, because I serve the tri-county area and work with health plans."

The business name may have changed, but Morrison's mission remains the same — making Medicare simple for everyone. A former teacher with a master's degree in education and a decade of experience at Aflac, the largest provider of supplemental health insurance in the United States, Morrison decided during the COVID-19 pandemic to embark on a different educational career path. He would school adults in Medicare, giving them unbiased, approachable information and advice. As he had stated in *Route 422 Business Advisor* in 2022, "I wanted to have a business that would help local people, and I wanted to be targeted in what I do, which is educate people on their Medicare options."

Morrison is an independent licensed insurance agent —and, as such, he is appointed with and represents approximately 25 different health insurance companies. All of these companies are either "A" or "A-plus" insurance carriers; their rating is determined by the



DAVID MORRISON

PHOTOS BY STYLISH IMAGES



TriCounty HEALTH PLANS

OPENING SEPTEMBER 15, 2023

The New Office is located at 80 Robinson Street, Pottstown.

global credit rating agency AM Best. The multitude of high-quality carriers allows him to consider every client's needs and suggest a plan that best matches each person's requirements.

Morrison noted that, generally, TriCounty Health Plans supports three types of clients. The first are people either turning 65 or retiring after age 65 and entering the Medicare world. They crave a bit of guidance on Medicare Part A (hospitalization) and Part B (outpatient and medical services). They may also want input on why supplemental insurance is useful — it helps pay for expenses not covered by Medicare — and what plans are the most beneficial to them. When presented with clear and correct information, consumers can make the best choice for themselves and their families, Morrison said.

The second kind of client is looking for a plan refresher. "If your prescription drug regime has changed, it's a good idea to review it and determine if there is a more cost-effective way to insure your prescriptions," Morrison said. "Prescription plans are handled differently by different carriers, and changes happen every year with prescription drugs and Medicare." Part D is Medicare's prescription drug plan.

The parents, guardian, or power of attorney of a person with intellectual disabilities are the third type of client Morrison works with. The common definition of an intellectual disability is an intelligence quotient (IQ) test score below 70, which limits life skills, school and work performance, and independence. After 24 months



David Morrison with client Michelle Talis, her mom Judy Talis, and their dog Winston in their home.

of collecting Social Security Disability Insurance (SSDI), intellectually disabled recipients become eligible for Medicare. They do not have to be 65 or older to receive this benefit.

Morrison pointed out that most people with an intellectual, or a physical, disability also qualify for Medicaid. This gives them a dual plan of both Medicare and Medicaid coverage.

"There is definitely a knowledge gap around intellectual and physical disabilities and insurance coverage," Morrison said. "A comment I get a lot is 'How come I didn't know this?'"

Expanding Medicare education outreach

Along with acquiring a new name, Morrison's business has moved to a new office. Previously, he had worked out of his Pottstown home and met clients over the phone, at their residences, in public spaces such as local diners, and virtually on Zoom.

As of September 15, 2023, TriCounty Health Plans can be found at 80 Robinson Street, Suite D, two doors down from the social security office, in Pottstown. Office hours are Monday through Friday from 9 AM to 4 PM and by appointment.

TriCounty Health Plans' proximity to the social security office makes it a "one-stop shop for people who need help with Medicare. They can go to social security and then just pop over to discuss Medicare planning," Morrison said.

Morrison anticipates the new office serving as a resource for the community, a place where he holds free, monthly Medicare seminars for anyone interested in learning more about the program. "They are educational, not sales, seminars. I talk about the parts of Medicare, what they do, how they work, and how to complement them with a supplement," he said. "No specific insurance plans are discussed. The seminars are about understanding Medicare and how to sign up for it."

(Continued on page 8)



In addition to office-based seminars, Morrison will continue to hold in-person, Medicare information sessions at the Pottstown Regional Public Library in 2024. As a member of the Tri-County Community Network (TCN) and its elder care committee, he will also host a two-part webinar in October on “things seniors need to know.” Among the topics covered are Medicare fraud, artificial intelligence (AI) and financial scams, and caregiving.

In reference to Medicare fraud, Morrison cautioned that phone calls and mail are the two biggest areas about which consumers should be wary. The public should know that Medicare does not phone people. “If you get a phone call saying ‘This is Medicare. We have an update and need to review your plan,’ this is not Medicare,” he said. “This is just someone trying to sell you insurance or get you to switch your insurance plans.”

Furthermore, most letters and notices claiming to be from Medicare actually aren’t. “If it looks too good to be true, it probably is,” Morrison said. “Have someone else look at the mail with you or, if you have an independent licensed insurance agent – have them look at it and confirm that it’s really from Medicare. Whether you work with me or someone else, find someone local and knowledgeable who can steer you in the right direction,” he said.

Medicare’s official website, Medicare.gov, also warns that no Medicare representative will visit a person’s home uninvited to sell or endorse an insurance plan, offer cash and other incentives to join a plan, or ask for payment online or over the phone.

To learn more about TriCounty Health Plans’ informational sessions or to register for one, visit www.tricountyhealthplans.com.



David Morrison giving a consultation to Jay and Cathy McKeever.

Commitment to the local community

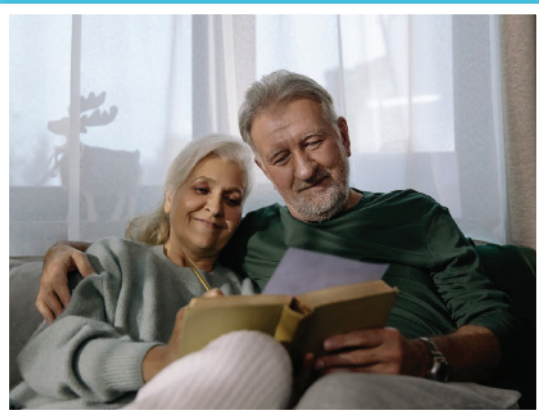
Morrison’s passion for educating consumers runs deep in his community. He has an ongoing partnership with the nonprofit Pottstown Cluster of Religious Communities where he offers Medicare education to clients of its food pantry. Encouraged by the impact of this outreach effort, he has become involved with other local food pantries, freely answering questions and dispensing information to clients of Phoenixville Area Community Services (PACS) and Coventry Food Pantry. PACS supports residents of Phoenixville and

neighboring towns, including Mont Care, Chester Springs, Valley Forge, Oaks, Collegeville, Trappe, Spring City, Limerick, and Pottstown.

A member of the TriCounty Area Chamber of Commerce, Morrison graduated in June 2023 from its Leadership Tri-County program. This ten-month leadership course instructs participants in such personal and professional skills as problem solving, critical thinking, public speaking, and team building. Through the program, participants develop a strong understanding of the issues, opportunities, and resources within Southeastern Berks, Northern Chester, and Western Montgomery Counties. They likewise learn how to use their newfound skills and knowledge to create a brighter future for the region.

After completing the program, Morrison became a TriCounty Area Chamber ambassador. In this role, he advocates for and promotes the TriCounty Area Chamber of Commerce and is accessible to potential chamber members and the community. Morrison also belongs to the Rotary Club of Pottstown and is the former vice-president of the nonprofit Integrate for Good in Creamery.

His wife Nicole and he have two daughters. Their youngest graduated from Owen J. Roberts school district in 2023 and is a biology major at Pennsylvania State University, where she plays baritone in the Penn State Blue marching band. Their oldest daughter is pursuing a media and society degree at Hobart William Smith College in Geneva, New York. This fall semester, she is studying in Budapest, Hungary.



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On the horizon in 2024

Usually, a new year means new changes to Medicare. Some costs go down while others go up. A few might be capped off at a certain amount, as was the case for insulin in 2023, or the cost might be dropped altogether. According to the *Los Angeles Times*, in 2023, all adult vaccines covered under Medicare Part D (prescription drugs) and recommended by the Advisory Committee on Immunization Practices were covered in full.

In 2024, prescription drug plans will have less cost share, Morrison said. This means that, should Medicare beneficiaries reach the catastrophic phase of their drug plan, they will have less out-of-pocket expense. In 2025, new updates to the prescription drug plan will further limit consumer costs. There will be a cap of \$2,000 on drug expenses.

If you or a loved one have questions about the enrollment process or wish to learn more about this federal health insurance program, David Morrison, owner/independent licensed insurance agent —of TriCounty Health Plans, is the person to contact for any Medicare-related information. Knowledgeable, reliable, and trustworthy, he will help you find health insurance that best suits your needs. You can reach David at 484.424.5222 or email: dave@tricityhealthplans.com. His office hours are Monday through Friday, 9 AM to 4 PM, and by appointment. For additional information, please visit <https://tricityhealthplans.com>.



David Morrison and Jenna Armato, Director of the Leadership TriCounty Program.

ADDITIONAL KEY FACTS ABOUT MEDICARE

Below are a few helpful facts to keep in mind about Medicare.

When to sign up: You have three months before and after turning 65 to join Medicare. If you try to sign up five months or a year after your 65th birthday, you will incur late fees. This year's annual enrollment takes place from October 15 to December 7, 2023. You can sign up online at the social security website — www.ssa.gov — and by phone or in person at your local social security office.

Cost: People tend to think of Medicare Part A (hospitalization) as being free. This is true if you have worked and paid Medicare taxes for a specified period of time, which is usually a minimum of 10 years. You will still pay a deductible for each hospital admittance per benefit period.

With Part B (medical and outpatient services), you will pay a monthly premium, the amount of which changes yearly. After reaching your deductible, you will be responsible for approximately 20 percent of the Medicare-covered service.

Part D (prescription drug) premiums and deductibles depend upon which plan you have selected.

Supplemental insurance: Medicare supplements are not part of the fall annual enrollment period. People can change their supplements at any point in time. Likewise, everyone should understand that, if they decide not to get supplemental insurance and, in the future, they experience unforeseen health conditions or crises, they may not be eligible for a supplement.

Medicare Part C: Also known as a Medicare Advantage Plan (MAP), this is an HMO or PPO plan that offers dental and vision coverage and other secondary benefits. It has co-payments and some out-of-pocket expense. Each insurance carrier, will have different plans for their version of Medicare Advantage. Each Medicare Advantage Plan has its own network of doctors. As with a supplemental plan, a Medicare Advantage Plan limits a person's financial exposure to medical debt.