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OCTOBER 2022

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MEDICARE EDUCATION SERVICES

Local Medicare Expertise from a Local, Independent Licensed Sales Agent



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DAVID MORRISON

By Kathy Hunt

Most Americans think of signing up for Medicare as an eventuality. Once we reach the age of 65, we will look into it. Until then, we don't want to get bogged down with the details of this federal health insurance program. When the time to enroll does arrive, the choices can seem overwhelming. Do we sign up for both Part A (hospitalization) and Part B (medical/out-patient services)? Do we need insurance in addition to Medicare? If so, how do we know which health insurance plan to choose? And just who is going to help pay for the pricey prescription medications that we need to take? It can be baffling.

Individuals residing in Southeastern Pennsylvania have an invaluable, local resource to guide them through the complicated decision-making process — Medicare Education Services. Medicare Education Services removes the stress and confusion around selecting the best Medicare plan for you or your loved one.

Independent, informed education about Medicare

Medicare Education Services is the brainchild of David Morrison. A former teacher with undergraduate and graduate degrees in education as well as 10 years of experience in the industry working with top carriers, Morrison understands the need for unbiased, understandable Medicare advice.

When COVID-19 hit, Morrison left teaching, "took a leap of faith," and started Medicare Education Services. His goal was to educate Medicare beneficiaries with current, applicable information, presented in a simple way, to help them understand and know their choices.

"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," he said. "That's how the name of the company, Medicare Education Services, was born."



David Morrison giving a consultation to Jay and Cathy McKeever.

In April 2021 Medicare Education Services became a limited liability corporation (LLC). Morrison is an independent broker and, as such, he is appointed with and represents approximately 25 different insurance companies. This wealth of carriers enables him to consider every client's needs and select a plan that fits each client.

"If you were in the middle of your career, you got a new job, and you got your new employee packet, you'd usually have a choice of two or three healthcare plans," Morrison explains. "You can whittle the choices down either on your own or with the help of HR and come to a decision. But, when someone becomes Medicare-eligible, depending upon the county, they usually have 50-some choices. How do you figure out which is the best one for you without talking to someone?"

Morrison works out of his home office in Pottstown, where he resides with his wife and two daughters. His younger daughter is a senior at Owen J. Roberts High School in Pottstown. His other daughter attends college in upstate New York.

Morrison supports clients from Reading through King of Prussia. He meets people in their homes, at a diner such as Pottstown's Brookside Family Restaurant, over the phone, or on Zoom. Wherever is most comfortable and convenient for the client is where he holds his consultation.

Along with aiding those who've turned 65 and become Medicare eligible, he works with the parents of adult children with intellectual disabilities. According to the Social Security Administration, adults with intellectual disabilities account for about 14 percent of the 13 million U.S. citizens receiving Social Security Disability Insurance (SSDI).

Morrison noted that, after 24 months of collecting SSDI, intellectually disabled recipients become eligible for Medicare. They do not have to be 65 or older to join. The same holds true for people with amyotrophic lateral sclerosis (ALS) or end-stage renal disease.

Helping people choose the right path for them

Once a person has entered the world of Medicare and signed up for Part A and B, there are two possible paths to take, Morrison said. The first involves enrolling in a Medicare Supplement Plan and a Part D Prescription Drug Plan.

"You can think of the Medicare Supplement Plan as a gap filler," he said. "Medicare Part A and B have some expenses that will be paid by the policy holder or Medicare beneficiary. If you get a Medicare Supplement Plan, you do pay a monthly premium for that, but it will really limit your financial exposure to medical bills. Most people will

have no more than a few hundred dollars of out-of-pocket costs if they have a Medicare Supplement Plan."

The other path is Part C, which is also known as a Medicare Advantage Plan (MAP). This is an HMO or PPO plan and will include co-payments and some out-of-pocket expense. However, it may offer benefits above and beyond that of Original Medicare. Each insurance carrier will have different plans built into their version of Medicare Advantage Plan. Each Medicare Advantage Plan has its own network of doctors, which may influence the plan a person selects. As with the Medicare Supplement Plan, a Medicare Advantage Plan limits a person's financial exposure to medical debt.

"Some brokers will push hard one way or the other," Morrison said. "I don't tell people what to do. I want our interactions to be relational, not transactional. When I sit down and consult with them, I go over the pros and cons of a Medicare Supplement Plan and of a Medicare Advantage Plan and let them make their own choice as to what best fits their own needs."

Morrison added, "I view myself as an educator. I explain your options. You tell me what makes sense for you. You could have major medical concerns. Maybe you need a lot of dental work, so we would look at specific plans for you. You could have financial concerns, which means we go over other plans. Ultimately, you make your own choice, but it will be an informed choice."

Continued on page 8)



David Morrison

INSURANCE AGENCY - SPECIALIZING IN MEDICARE FOR RESIDENTS IN SOUTHEASTERN PA

- ✓ When people become eligible for Medicare, they are often confused about what coverages they are eligible for, and what their options are.
- ✓ Our mission is to educate you on how Medicare works for you and identify plans that work with Medicare to ensure you have a robust retirement benefit plan that you can rely on.
- ✓ Whether it is a Medicare Advantage Plan, a Medicare Supplement Plan and/or a Prescription Drug Plan, at Medicare Education Services, we want you to Know Your Choices.



MEDICARE ENROLLMENT

If you're turning 65 soon, it's time to think about what Medicare plan is right for you.

If you are already enrolled but would like to review your options, we can help with that too!

MEDICARE ADVANTAGE

When you want a little extra coverage - like dental, vision, and hearing care - a Medicare Advantage plan might be right for you.

Contact Us to find out if it would be to your advantage to have a Medicare Advantage plan!

MEDICARE SUPPLEMENTS

Original Medicare pays for many healthcare services, but they do not cover everything.

A Medicare Supplement (AKA "Medigap") plan can help to cover the things that original Medicare does not.

MEDICARE PART D

Even if you don't currently take prescription drugs, it is our recommendation that everyone enroll in a plan.

Like Part B, a PDP comes with a late enrollment penalty, which you would be required to pay for the rest of your life.

Contact us today to schedule a FREE, No-Obligation Consultation!

484.424.5222 • david@medicareeducationservices.com • www.MedicareEducationServices.com



David Morrison uses his decades of experience in the fields of education and insurance benefits to guide clients through the Medicare election process, ensuring that every person feels like the Medicare process is simple.

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Guidance with prescription drug prices

Ask Morrison what the biggest issue facing American Medicare beneficiaries is and he will sum it up in three words — prescription drug costs. The Congressional Budget Office reported that from 1980 to 2018, the amount spent per year on prescription drugs rose from \$30 billion to \$335 billion.

"Each insurance company looks at prescription drugs a little differently," Morrison explains. "Sometimes they have drugs on different tiers. I switched someone from one plan to another and literally saved them \$2,000 a year. This simply was because the other plan treated their medications much better than the original plan did. Usually, it's not that much, but it can happen," he said.

He added that, with the passage and signing of the *Inflation Reduction Act of 2022*, out-of-pocket prescription drug costs will be capped at \$2,000 per year by 2025. This move will protect Medicare recipients from catastrophic pharmacy bills.

Until this cost control is put in place, Morrison remains diligent in securing the best coverage for his clients' prescription medications.

"I know the culprits that drive people's drug costs up," he said. "It's rough when you see a certain, and necessary, drug listed among a client's medications. People could be paying \$7,000 to \$10,000 a year. We might look at GoodRX and the drug will be cheaper through that than through a prescription plan. So, we'll go with that. I also try to get help from the manufacturer. I try to be a resource and get the lowest price for my clients' prescriptions." GoodRX is a mobile app and website that tracks U.S. prescription drug prices.

Key points that everyone should know about Medicare

Morrison understands how confusing Medicare can be. With that in mind, he provides a free, no obligation consultation to help put people on the right track with insurance.

"People often assume that Medicare is completely free, but it's not," he said. "People will typically not pay for Part A if they've worked more than 40 quarters in their lifetime. Part B, people pay for on a monthly basis. Part B's premium is based on income. If someone is in the low income bracket, that person might receive Medicaid in addition to Medicare."

Another misconception is that, once you celebrate your 65th birthday, you can enroll at any time for Medicare. Morrison pointed out that, you have three months before and after turning 65 to join Medicare. Try to sign up seven months or a year later and you will incur late fees.

"If someone is already collecting social security at 62, that person is automatically enrolled at 65. If they're not collecting, they're going to have to apply online, over the phone, or in-person through social security. I have sat down with people who may not be as tech savvy and walked them through the process of applying online," Morrison said.

A third point to keep in mind is that representatives from Medicare will not call eligible or existing recipients and try to speak with them over the phone.

"Medicare beneficiaries get inundated with mail and phone calls and it's easy to get confused by what seems like legitimate information," he said. "However, Medicare does not call people. I ran into a client who said, 'Dave, I messed up. Somebody called, said they were with Medicare. They promised me all this stuff and so I switched my plan. I need help because none of my doctors are in this network, the plan is worse, and I can't get any help. They've ghosted me.' Unfortunately, this happens. I have heard 10 stories like this in the past year."

Morrison also wants people to be aware that 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 choose not to get supplemental insurance and, in the future, they experience unforeseen health conditions or crises, they may not be eligible for a supplement at a later time.

This year's fall annual enrollment runs from October 15 to December 7. During that period, you can sign up for Medicare Advantage and Part D Prescription Drug Plans.

Supporting local organizations and communities

There is no question that Morrison is passionate about education and teaching people the ins and outs of Medicare. He is likewise devoted to helping local organizations and communities. As vice-president of the nonprofit Integrate for Good in Creamery, PA, he helps youths and adults with physical and intellectual disabilities transition into the workforce. Integrate for Good collaborates with families, schools, agencies, and businesses to, as its mission statement proclaims, "create opportunities



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

for people of all abilities to contribute their talent through inclusive volunteerism, community leadership, and competitive employment."

He has also partnered with Pottstown Cluster of Religious Communities to provide Medicare services to clients of the nonprofit's food pantry. Furthermore, he recently joined Leadership Tri-County, which is part of the Tri-County Area Chamber of Commerce. Leadership Tri-County is a 10-month leadership program that aims to lead Pottstown to a bigger and brighter future, he said.

Local, independent, and ready to assist

If you and your loved one have questions, concerns or are interested in learning more about Medicare, contact David Morrison, owner/Licensed Sales Agent of Medicare Education Services. This insurance agent, specializing in Medicare, will guide you through the enrollment process and find the health insurance that benefits you the most. He will answer the toughest questions that you may have about this federal insurance program.

You can contact David, licensed insurance agent, at 484.424.5222 or david@medicareeducation.com. His office hours are Monday through Friday, 9 AM to 5 PM and by appointment on Saturday. For additional information, please visit <https://medicareeducation.com/>.

David Morrison shaking hands with Anissa Jones, director of community engagement with the Pottstown Cluster of Religious Communities.

