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2026 FALL NEWSLETTER CHANGE IS IN THE AIR!!

09/04/2026

Greetings!! I hope this letter finds you well and enjoying this beautiful weather!

IMPORTANT INFORMATION FOR YOUR REVIEW!!

If you are a Medicare Advantage Plan and or Prescription Drug Plan member, you will be receiving your ANOC notice (Annual Notice of Change) any day now, discussing any changes in coverage, costs and more that will be effective starting January 1st 2027. IT'S VERY IMPORTANT THAT YOU READ and REVIEW THIS NOTICE! Some plans are being discontinued or making major changes!

The AEP (Annual Election Period) October 15th through December 7th is fast approaching. It is time to review your current coverages. You will be receiving a printed copy of your plans benefits. You will also receive your EOC materials, (Evidence of Coverage) giving you details about what your plan covers, how much you pay, and more for the next year. Your plan will send you a notice (or printed copy) by October 15th, which will include information on how to access the Evidence of Coverage electronically or request a printed copy. Please call me should there be areas of concern or interest. We can set up an appointment to review your plan benefits and see what you have for options for the new plan year. There are a number of plan changes this year. 715-210-7675

IMPORTANT CHANGES COMING IN 2027. Prescription Drug Plans (Part D) 2027's plan year out of pocket maximum drug cost will reportedly be $2,400.00 with a $700.00 MEDICARE PART D DEDUCTIBLE. You need to check your plans drug formulary to see where your prescriptions are listed. This is very important, as there have been significant formulary changes with some of these plans. Generic prescription drugs can also be bought directly using either GOODRX, Walmart generic formulary, Sam's Club, Costco or a number of the discount plans offered.

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There is a benefit offered by the carrier deferring or spreading out payment on some prescriptions. It is called M3P and may offer some value to high drug costs. Unfortunately, there have been cold calling agents and call centers giving some misinformation just to get an appointment and try to churn or twist the products. BEWARE!! This is one of the benefits of having my help to guide you through these changes. You may also be eligible for some Extra Help paying your Medicare Drug Costs. Income may have changed due to finances, loss of a spouse or other matters. Income changes can make a difference!

Wisconsin Senior Care drug plan continues to be a value for many Wisconsin Seniors. KEEP YOUR COVERAGE IN FORCE!! Medicare eligible 65 year-old residents. Yearly renewable, with a $30.00 premium, income tiered deductible and minimal co-pays with no donut hole to contend with. Make sure you renew when it becomes due. Senior Care Cust. Serv. 800-657-2038.

I have been attending various company plan rollouts for 2027 and overall, you need to carefully review your plan benefits and copays. Make sure you review your ANOC materials arriving soon! NOW is the time to call and schedule a review of your current coverages and determine if your needs are being met. We have several companies and plan options to choose from. I take pride in providing you with current product brochures, information, and personalized face to face service. 715-210-7675

Health insurance coverages continue to be an issue for many and I would be happy to help those that need under 65 individual or family health insurance coverages. Once again certified to help you enroll on healthcare.gov / marketplace or various stand-alone health and group health plans.

Growing concerns on companies, provider networks and doctor / medical care availability on both platforms have caused many people to seek help sorting through those choices. These are real time issues! MAYO CLINIC will continue to be OUT OF NETWORK for many of the Medicare Advantage, Individual and D-SNP plans. Medica's network includes MAYO and MARSHFIELD CLINIC. We can easily set up a no cost consultation and determine which plans will best suit your needs. Let me help you and yours. Referrals are greatly appreciated. 😊

Fraud, Waste and Abuse continues to run at an all-time high, especially targeting the senior population. CMS has stated that fraud and waste in health care represents up to 40% of health care spending in the United States. Please remember NONE of your government agencies will contact you by phone (unless you have reached out to them first), not MEDICARE / CMS, SOCIAL SECURITY, or the IRS.... Period!! Always by US Mail. Make sure their address carries the seal of that agency when receiving mail. We have helpful links available on our website. Please be very careful on giving out any of your personal information over the phone.... Not your SS#, birthdate, and certainly not any banking information. Scan your phone calls, if you do not recognize the number on your caller id, do not answer the phone and let them leave a message. The rampant fraud abuse is a driving factor for CMS test piloting prior authorization requirements for Original Medicare using AI in 2027.

Medicare Advantage Plans continue to offer value added benefits that may be worth looking at. Some are paying a portion of your Medicare Part B premium, others are including a monthly utility/food stipend of around $150.00. These are some of the value-added benefits that are being promoted on TV and mailers. However, we need to look at the factors going into that plan selection, such as: monthly premium, MOOP – (maximum out of pocket expense), provider network, doctors in network, CMS star rating and several other items. It takes careful consideration looking at these and I am happy to help you navigate through these choices. Medicare Supplements can also provide good value.

We have rolled out a user-friendly website: www.weiss-insurance.com Let us know what you think! We have also added a mandated recorded phone line for the office 715-280-9031 or call my cell 715-210-7675. Email: sweiss@wwt.net Office is in the Wealth Enhancement Inc Building, behind Papa Murphy's Pizza!

Looking forward to hearing from you, remember if you are happy with your current Medicare Advantage plan and wish to continue with that coverage, you need to do nothing. You will be automatically enrolled for 2027. Sit back, relax, and enjoy this beautiful fall season. We are going to email this newsletter for those that have supplied us with an email address. If you wish to not receive our emails please let us know and you'll be removed.

On another note, this has become an increasing area of concern and that is: What's your plan for custodial care? Don't go broke in a nursing home! Protecting your estate is not that complicated, but it can bring devastating consequences if not properly structured. Being proactive is much better than crisis planning. Seeking counsel with an Elder Law Attorney would be my recommendation. Final expense planning is another area that I can offer assistance. If you are institutionalized / custodial care as a Medicaid eligible, you are only allowed $1500.00 for your final expenses. Period. REMEMBER, Medicare DOES NOT cover Custodial Care or Long - Term Nursing Home Benefits!

We will have two upcoming seminars for those new to Medicare… a Medicare 101 information session and a Don't Go Broke in a Nursing Home seminar. See the attached flyer. I will also be able to field other questions.

I appreciate the opportunity to be your agent and will continue to help you with your healthcare needs. Referrals are the ultimate compliment and I value your trust. 😊 We will be doing our Customer Appreciation Day on Tuesday, September 22 starting at 10:00 am at the Brickhouse Pub and Grub located at 2233 Birch Street Eau Claire, WI 54703. RSVP's NEEDED See the attached flyer.

Thanks again, Go Pack Go and God Bless

Steve Weiss

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This notice pertains to Medicare Advantage Plans & Part B Drug Plan Members

TPMO (Third Party Marketing Organization) Disclaimer:

"We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Companies and their multiple plans we currently represent include, but are not limited to Aetna, Anthem (Elevance Health), Cigna, Humana, Medica, Security Health, & United Health Care. Others may be added at a later date.

Contact www.Medicare.gov to get information on all of your options or call 1-800-633-4227.

Also, the "2027 Medicare and You Handbook", in Section 11, "Compare health and drug plans in your area" starts on page 119. This handbook is provided to you yearly with the latest Medicare related information for your reading pleasure. Watch your mailbox for the 2027 Medicare and You Handbook.