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MONTHLY HIGHLIGHTS OCTOBER 2022

Medicare Open Enrollment for 2023

Begins Saturday, October 15, 2022 and ends Monday, December 7, 2022

Fall Open Enrollment begins **October 15 and ends December 7** each year.

During this time, you can make changes to your health insurance coverage, including; adding, dropping, or changing your Medicare Advantage and Part D coverage for next year.

Even if you are happy with your current health and drug coverage, Fall Open Enrollment is the time to review what you have, compare it with other options, and make sure that your current coverage will meet your needs for the coming year.

You can make as many changes as you need to your Medicare coverage during Fall Open Enrollment. The changes you can make include:

1. Joining a new Medicare Advantage Plan
2. Joining a new Part D prescription drug plan
3. Switching from Original Medicare to a Medicare Advantage Plan
4. Switching from a Medicare Advantage Plan to Original Medicare Plan (with or without a Part D plan)

For those of you who have Original Medicare and a Medicare Part D prescription drug plan, we advise you to contact us to make an appointment for a review with our Care Manager Bonney DosSantos, BSW CMC.

Bonney can assist you in using the Medicare Planfinder to compare the Part D drug plans that are available in your geographic area. She can enter the medications that you are currently prescribed, and enter the pharmacies in your area to help find the plan that would best meet your needs for 2023.

For those of you who have Medicare Advantage plans, we can recommend insurance professionals who can assist you if you are thinking of changing plans.

To schedule a consultation, Bonney can be reached at 215-391-0038 or bonney@kithcare.com



Email Bonney DosSantos

2023 Medicare Parts A & B Premiums and Deductibles 2023 Medicare Part D Income-Related Monthly Adjustment Amounts



On September 27, 2022, the Centers for Medicare & Medicaid Services (CMS) released the 2023 premiums, deductibles, and coinsurance amounts for the: Medicare Part A and Part B programs, and the 2023 Medicare Part D income-related monthly adjustment amounts.

Medicare Part B Premium and Deductible

The standard monthly premium for Medicare Part B enrollees will be \$164.90 for 2023, a decrease of \$5.20 from \$170.10 in 2022. The annual deductible for all Medicare Part B beneficiaries is \$226 in 2023, a decrease of \$7 from the annual deductible of \$233 in 2022.

Medicare Open Enrollment and Medicare Savings Programs

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance, and copayments for those who meet the conditions of eligibility.

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 affect roughly 7 percent of people with Medicare Part B.

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Some seniors make this costly Medicare enrollment mistake

A bipartisan bill in the House aims to fix a costly enrollment mistake that some older adults make when they transition to Medicare from an employer-based health plan.

Under current rules, workers age 65 or older who leave their job but keep their company's health insurance as allowed under federal law — the Consolidated Omnibus Budget Reconciliation Act, or COBRA — can end up facing late-enrollment penalties for Medicare when they eventually sign up. And those fees, which are tacked onto monthly premiums, are generally life-lasting.

- The Medicare Enrollment Protection Act would eliminate late enrollment penalties for certain individuals who have COBRA coverage but realize they missed a Medicare signup deadline.
- Those late charges, which are tacked on to monthly Medicare premiums, are generally life-lasting.
- The bill does not address an associated problem: COBRA insurers trying to recoup paid benefits from the patient.



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How Health Care Costs Eat Into The Incomes Of Older Adults

A great misconception of aging in America is the belief that Medicare will pay for your health care needs in old age. It won't.

It will pay for some of those medical costs. But a typical senior can expect to foot the bill for a substantial portion of their health care, even if they are enrolled in Medicare.

Half of retirees spent more than \$4,300 for health care in 2018, according to a study by the Center for Retirement Research at Boston College. And high-cost Medicare recipients spent more than \$10,000 that year alone. And that doesn't even include long-term care, which Medicare generally won't pay for at

all and which was excluded from this study.



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4 WAYS SENIORS AND CAREGIVERS CAN PREVENT AND MANAGE SEASONAL DEPRESSION



Many people struggle to get through the winter season – and not just because bad weather makes everyday tasks difficult. Those “winter blues” could actually be seasonal depression (also called seasonal affective disorder "SAD").

Many caregivers already experience symptoms of depression due to chronic caregiver stress. Seasonal depression can intensify these symptoms and worsen depression.

Similarly, many older adults who have serious illnesses or require caregiving help also have symptoms of depression. The CDC estimates that 15-20% of adults over 65 experience depression.

When you're aware of and can recognize the warning signs of SAD in

yourself and your older adult, you can take action to prevent deeper depression and improve quality of life for both of you.

SAD symptoms

- Lack of energy, feeling sluggish
- Loss of interest in once-loved activities
- Irritability and agitation
- Increased need for sleep and/or problems with sleep
- Trouble concentrating
- Becoming anti-social, wanting to be alone
- Increase in appetite or weight gain
- Feelings of worthlessness or hopelessness
- Frequently thoughts of death or suicide

4 ways to prevent and manage SAD symptoms

1. Know the risk factors
2. Increase light exposure
3. Get regular physical activity
4. Seek assistance

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Chair Exercises for Seniors



Exercise is essential, no matter who you are. If you're a senior, physical activity is important in helping reduce your risk of developing certain health conditions, boosting your mood, and keeping you active.

Exercise guidelines for seniors

If going to the gym or heading outdoors for a walk isn't an option, or if you're just looking for a routine you can do at home, performing chair exercises (either seated or standing) is an excellent way to boost your physical fitness.

The Centers for Disease Control and Prevention (CDC) Trusted Source recommends that people ages 65 and over should aim for 150 minutes per week of moderate intensity aerobic activity, as well as 2 days of muscle strengthening activities.

If you have a chronic condition or limited mobility, you may need to modify these recommendations. That's why it's important to work with



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a doctor or physical therapist on an exercise plan that works for you.

1. 5 seated leg exercises
2. 8 full body chair exercises
3. Tips for limited mobility

Kith Elder Care serves Philadelphia, Montgomery, Delaware, Chester, and Bucks Counties

Contact **Kith Elder Care** for a **FREE** consultation at 215.880.3541

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