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George Gillespie – SHIP (Medicare)



(The following information has been edited and verified by our speaker.)

George Gillespie, Council Bluffs, has been a Medicare volunteer for 16 years for SHIP (Senior Health Insurance Information Program) through Connections AAA. The program is sponsored

by CMS (Center for Medicare and Medicaid Services) which provides counseling for people 65 and over and others on Medicare. There are nine employees at the Iowa Insurance Division who do the training and provide support for 375 SHIP volunteers throughout the state. The volunteers begin with five days of intensive training, testing, followed by annual testing and annually must complete at least 60 counseling sessions. George, a Vietnam veteran, has also been involved in the health and insurance industry for over 60 years.

Locally in CB, there are four counselors. The open enrollment period is Oct. 15-Dec. 7 for changing your Medicare Advantage plans and Medicare Part D drug plans. If you have traditional Medicare with a supplement, that can be changed at any time. If you want counseling, George says it's important to call as early as July as all spots are now filled during the current open enrollment period. Call 712-328-2540 Ext. 8142, Connections Office. Talk to LuAnn to make an appointment. Counseling sessions are held by phone or a Zoom conference if you prefer.

Some important take-a-ways from today's presentation:

- Medicare Advantage plans do have networks for care. We are fortunate in our area that we are considered part of the Douglas, Sarpy and Pottawattamie local area that most insurance companies recognize as in network for their plans. It's important that you check the

networks and make sure your doctors and hospitals are covered.

- When you first sign up for Medicare, there is guaranteed issue for a Medicare supplement or Medigap policy for regular Medicare. You can change plans after that, but it may require underwriting to ask about your health history to see if you qualify for a policy.
- Regular Medicare does not require a supplement policy, but most people buy one to cover the 20% of doctor and hospital costs not covered by Medicare. With Medicare Advantage, once you reach the maximum out of pocket amount on the plan, you don't pay anymore. Medicare Advantage will probably cause higher health care costs for you as you get older with more health issues. With regular Medicare, premiums keep going up annually, but still it takes care of almost all of the costs of the doctor and hospital bills.
- With Medicare Advantage, you can refuse to have those check-ups when the nurse contacts you. Also refuse the surveys, etc.
- George recommends: Don't respond to the ads for Medicare Advantage on TV with all the perks, He said all phone numbers on TV are scams that are trying to get you to change to a Medicare Advantage Plan. Talk to a SHIP counselor to see the pros and cons of any plan you may be considering.
- Plan G Medicare supplement and Plan N are the most popular plans now. Plan F has a higher premium but is only available for people born before 1955.
- Medicaid is a state program, financed by the federal government. Medicare is a federal program, financed by the federal government.
- Go to www.Medicare.gov to set up My Medicare Account. Once you add your birth date, Medicare # and Medicare Part A date,

you will be ready to set up your user name and password. Once signed in, there is a place where you can check your drugs and eliminate ones you don't need anymore. You should put in for a 30 day supply. It shows your current plan and will ask if you want to look at new plans. The site gives all the Part D drug and Medicare Advantage plans offered in your zip code. 80 percent that have a counseling session with SHIP save money and change plans every year. The site shows you next year's plan and shows you the cheapest plans. You can enroll in the plan that you want by using the enroll button shown in the details of the plan. You can also enter up to 5 pharmacies and get the pricing structures of the drugs you take. Take your user name and password if you have a counseling session.

- If you are not happy with your Medicare Advantage plan, you can change during open enrollment. You can change to regular Medicare, but you will need to go through underwriting to see if you qualify for a policy.
- Medicare Advantage has dental and vision insurance that has minimal coverage. If you have regular Medicare, it covers everything, but doesn't pay for glasses. With regular Medicare, if you have serious dental issues, it won't be covered, but George said go to Creighton Dental School for excellent care and a lower expense which you pay.

Next week's Program:

Jeff Casey

High School Football Coach

Famous Quote

"Destiny is not a matter of chance; it's a matter of choice."

William Jennings Bryan

Meeting Minutes

Dale Willenborg called the meeting to order. Fifteen members were present. George Gillespie was our guest.

The group recited the pledge and Steve Irvin offered the prayer.

Jokes: Bill Vorthmann and Dale Willenborg,

50/50: Ken Graham won.

Attendance: Linda Danker won, but was not present.

Football Contest: Dee Guttau won.

Birthdays: Judy recognized Mick Guttau's birthday this past week.

Anniversaries: None

Bragging Rights: (Dollars are contributed to benefit local youth programs.)

- Gary Guttau stated his knee started hurting on Tuesday. He saw Josh Bintz this week. No knee surgery is needed and it's getting better.
- Chad Guttau paid homage to Vicky Putnam, who died this week, for being his bus driver for many years, then she went to work at TS Bank. Judy Guttau also contributed.
- Jeff Jorgensen paid \$5 to honor Veterans on this Veterans Day.
- Jeff Jorgensen also announced that this is the 248th anniversary of the US Marine Corp.
- Steve Irvin shared a cute story about his granddaughter going out for basketball, a sport he understands better than gymnastics and soccer which she also participates in. "What's 'double dribble' mean, Grandpa?"

Community:

- The Treynor High School musical, Grease, last weekend was enjoyed by many.
- There was a Veterans Day program at the high school on Friday. Gary Funkhouser stated the students were so attentive. Gary Guttau stated there were videos of bombings in the Middle East shown by the speaker, Lt. Col. Ron Wheeler, who served in the Air Force in the Middle East. The results of a bomb hitting the ground were shown.
- It was announced that Don Godfrey passed.
- Dale Willenborg stated that Iowa Western football is playing for first or second place

today. (I found that they lost to Hutchinson Community College.)

Business:

- Can kennel sorting will take place tomorrow, Sun., Nov. 12 at 2:00 pm.
- Thanks to Steve Irvin, Bill Vorthmann, and Dale Willenborg for putting up flags along the highway for Veterans Day. They will be taken down Monday.
- The Speakers sign-up sheet for 2024 was passed around.
- By majority consensus, those present agreed not to have Optimist meetings on Sat., Dec. 23, nor Sat., Dec. 30

There being no further business the meeting was adjourned with the saying of the Creed.

HUMOR



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Dues/Donations/Flag Money: Mail to Optimist Club of Treynor, PO Box 354, Treynor, IA 51575

Calendar

Events

- Nov 11 Veteran's Day
- Nov 12 Can Kennel Sorting at 2 pm

Birthdays

- Nov 18 Phil Waggoner
Dianne Willenborg
- Nov 22 Kathy Luedke

Anniversaries

- Nov 22 John & Carol Klein

Programs:

- Nov Jerry Hempel (3rd/4th Sat)
- Dec Judy Gutttau

Speakers

- Nov 18 Jeff Casey, Treynor Football Coach
- Nov 25 Lea Crouse, Treynor Volleyball Coach
- Dec 2 Angie Avis, TS Bank, Chief Talent Management Officer
- Dec 9 Shelly Bailey, JOI Club Advisor, etc.
- Dec 16 Randy Fontaine, Hope-Net CEO
- Dec 23 No meeting
- Dec 30 No meeting