

# Canaday Agency connection

CANADAY AGENCY-SENIOR SOLUTIONS Helping With Coverage Beyond Part A & B

SPRING 2023

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## 6 THINGS I WANT YOU TO KNOW

Here are the top conversations I've had with clients over the past few months!

1. **PROTECT YOURSELF** - Do not give any personal information to anyone over the phone. Also know, that every time you give your email address or phone number out, it's likely that information is sold and added to call lists.
2. **INSULINS ARE CAPPED AT \$35 COPAYS FOR A 30-DAY SUPPLY** - In 2023 copays for a 30-day supply of any insulin that a Medicare drug plan covers will be capped at \$35. You should not pay more than \$35 even if you have not met your annual Part D deductible. Note that not every plan covers every type of insulin.
3. **INSULIN THROUGH A PUMP** - Beginning on July 1, 2023 Medicare enrollees who take their insulin through a pump as part of the Part B durable medical equipment benefit, will not have to pay a deductible and will also benefit from the \$35 copay cap.
4. **SHINGLES VACCINE IS \$0 COPAY** - Starting in 2023, the Shingles vaccine will be \$0 copay to beneficiaries, even if a you have not met your Part D deductible.
5. **HELP WITH DRUG COPAYS IS AVAILABLE** - If you are taking higher copay prescriptions (i.e. Ozempic, Xarelto, Eliquis, some inhalers), Patient Assistance Programs may help with those costs. You still must qualify, but it may be easier than you think. Contact me for more information.
6. **PAY ATTENTION TO YOUR RX COPAYS** - We are getting close to mid-year, that's when clients see their Rx copays going up. It's likely you are in the donut hole. If you pay more than you did the prior month, this could be the case.

LET'S STAY  
CONNECTED  
*Contact Me!*



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www.CanadayAgency.com



Take a  
picture to  
access my  
website



CANADAY AGENCY  
SENIOR SOLUTIONS



## LAST MINUTE CHICKEN THIGHS

### Ingredients

- 3 lbs boneless skinless chicken thighs
- 2 tsps granulated garlic or garlic powder
- 1½ tsps granulated onion or onion powder
- 2 tsps paprika or smoked paprika
- 2 tsps dried oregano
- 1½ tsps freshly ground black pepper
- 1 tsp kosher salt

### Instructions

1. Combine the garlic, onion, paprika, oregano, pepper, and salt in a small bowl. Sprinkle half the spices over the chicken. Turn the chicken pieces over and sprinkle the remaining spices over the chicken. Rub spices into the chicken, as needed, to coat well.
2. Heat a nonstick grill pan over medium heat. Place half the chicken in the grill pan, making sure there is a gap between the pieces. Cook the chicken without touching it for 5 minutes. Flip over and cook an additional 3-5 minutes until cooked through. Repeat with the remaining chicken.
3. Let the cooked chicken rest for 5 minutes before slicing thin.

RECIPE FROM:

WWW.BAREFEETINTHEKITCHEN.COM

IF YOU HAVE A RECIPE WORTH SHARING, SEND TO ME! I'D BE HAPPY TO PUT IN THE SUMMER NEWSLETTER!



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# MEDICARE BASICS

EDUCATED YOURSELF, KNOW WHAT YOU HAVE!

**QUESTION:** WHAT ADDITIONAL COVERAGE CAN YOU HAVE TO COVER WHAT MEDICARE DOESN'T?

Original Medicare  
(Fee for Service)

**PART A**  
HOSPITAL



Optional Add

**MEDIGAP**

Offered by  
Private Insurance  
Companies

Helps pay cost-sharing in A & B  
(i.e. Plan G, Plan F)



**PART B**  
MEDICAL



Optional Add

**PART D**  
DRUGS

Offered by  
Private  
Insurance  
Companies



Medicare Advantage Plan  
(Managed Care)

**Part C = A + B + D**

Hospital

Medical



**PART D**  
DRUGS

Most include  
Drug Coverage.  
Some are  
Medical only.



Premium, co-pay &  
out-of-pocket limit  
vary by plan. May  
also offer additional  
benefits (dental,  
hearing)

## MEGAN'S UPDATES

I hope you are healthy and happy! I'm doing well, feeling great! My husband Chris and I are busy taxing the boys to & from games! Beau (age 14) is busy with basketball and JT (age 9) thinks he's ready for the MLB. We are all ready for warm weather and sunshine!



## GET MOTIVATED, GET MOVING

No matter your age, making a lifestyle change is no easy feat.

- **Set short term goals.** Focus on taking it one day at a time.
- **Keep a journal.** Make notes on your successful days & the not-so-successful days.
- **Involve a friend.** Having someone working towards the same goal, can not only help them, but help to motivate you too!

According to Forbes Health, older adults should do at least 2.5 to 5 hours of moderate-intensity aerobic activity a week, ideally spread out over several days. Moderate-intensity aerobic activity includes brisk walking, cycling, swimming, dancing and nature walks.



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