August 2026

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GLP-1 Bridge Program

Last month's article raised a lot of phone calls, so I thought I should expand a little farther on the CMS GLP-1 Bridge Program.

1) You have to be on an Advantage Plan or have a Medicare Prescription Drug plan and you will need to work with your doctor and qualify for this program. See this website for more information on how to qualify Weight loss drugs | Medicare.

2) Only these GLP-1 drugs are available starting July 1, 2026.
Foundayo® (tablet), Wegovy® (injection or tablet), Zepbound® (KwikPen® only).
The program **doesn't** cover single-dose Zepbound® vials or pens.

3) You are NOT eligible if you're already taking a GLP-1 through your Medicare Plan for things like type 2 diabetes, sleep apnea, fatty liver disease. This Bridge program is specifically for weight loss.

4) To qualify, you need a BMI of 27 or higher with qualifying conditions like: pre-diabetes, previous heart attack, blocked arteries, chronic kidney disease etc. see list in the CMS website listed above.

5) Your cost for these drugs under this program is $50 per month, no matter your income level. This $50 payment doesn't count toward your Medicare drug plan deductible or yearly out-of-pocket limit. These drugs aren't eligible for the Medicare Prescription Payment Plan.

Relief for 65 and older

America celebrated its 250th birthday last month. For over 90 of those years, Social Security has provided financial freedom for America's seniors.

Just last year, on July 4, 2025, President Trump signed into law the Working Families Tax Cuts Act. This historic legislation included a tax cut that allows Americans 65 and older to keep more of their hard-earned Social Security benefits. 35 million American seniors received an average of $7,500 in relief this tax season.

If you did not take advantage of the President's signature tax cut for seniors, I encourage you to review **eligibility requirements** through the Internal Revenue Service (IRS) website for next year's tax filing season.

ANOC

Next month in late September you will receive an ANNUAL NOTICE OF CHANGE (ANOC) from either your **Medicare Advantage Plan provider or your Prescription Drug Plan provider**. **It is VERY important to read this ANOC**. It will tell you the changes to your current plan. Things like monthly premium increase, changes in your co-pays or deductibles, and how your extra benefits like dental, vision and hearing are going to change. If you don't like the changes you see, you have a chance to make changes during the Annual Enrollment Period which starts Oct 15 – Dec 7th. Please feel free to give me a call if you see things in the ANOC you don't understand.

Classic Hollywood & Movie Stars

The golden age of Hollywood produced some truly unforgettable stars and timeless films. These questions celebrate the era when movie stars were larger than life and films were pure magic.

- **Who starred alongside Clark Gable in “Gone with the Wind”?**
- **What was Marilyn Monroe’s real name?**
- **Which actor was known as “The King of Hollywood”?**
- **In what year was “Casablanca” released?**
- **Who played the Wicked Witch of the West in “The Wizard of Oz”?**
- **What was Cary Grant’s birth name?**
- **Which actress was known as “America’s Sweetheart”?**
- **Who directed the classic film “Citizen Kane”?**
- **Which actor starred in “Some Like It Hot” alongside Marilyn Monroe?**
- **Who was known as “The Little Tramp”?**
- **What film featured the famous line “Here’s looking at you, kid”?**
- **Which actress won the most Academy Awards for Best Actress?**

I've had a change in my health condition. How does this affect my current Medicare plan, and should I reconsider my coverage?

Answer: Good Question. Health changes happen as we get older. How your health change can affect your Medicare plan will depend upon the type of Medicare plan you have. For instance:

1) If you have a Medicare Advantage plan, it would be wise to take a look at your plan in the Annual Enrollment Period (Oct 15- Dec 7th) to see if there is another Medicare Advantage plan that will cover your health condition better. Some Medicare Advantage plans have "Chronic" condition plans that would help with certain chronic conditions like diabetes, and heart disease.

If you have a qualifying chronic condition, you might be able to make a change to the new plan sooner that the Annual Enrollment period. Be sure to call me to find out if you qualify to make a change.

2) If you have a Medicare Supplemental Plan (Metsup) then you do not have to make any changes. You can choose to see any Medicare specialist doctor for your health condition.

If you are confused, please be sure to reach out to me and we can discuss your situation.

Answers:

1) Vivien Leigh
2) Norma Jean Mortenson-Baker
3) Clark Gable
4) 1942
5) Margaret Hamilton
6) Archibald Leach
7) Mary Pickford
8) Orson Welles
9) Tony Curtis and Jack Lemon
10) Charlie Chaplin
11) Casablanca
12) Katherine Hepburn
13) Toto

I know you continue to get inundated with information from commercials, billboards, phone calls and mail, but I am here to help you sort it all out.

If you have questions about Medicare plans you hear about or see advertised, please feel free to give me a call. Please don't agree to talk to someone or sign documents without giving me a call first. I am your agent and I'm here to help you.

One of my continued goals in 2026 is to ensure I'm helping you meet your Medicare needs.

Thank ALL you for the referrals: Jana R, Lauryn J, Bonnie S, Kevin R, Carolyn B.

It is my privilege to serve you and the greatest compliment you pay me is the referral of your family and friends. Thank you!

Please leave a Google Review https://g.page/r/CTMKOk0mMUgkEBM/review

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