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Sandra Teel

Insurance Broker

Specializing in Medicare

909-856-9379/681-446-7135

Lic# 19406679 CA/AZ/CO

FL/GA/IN/MD/MO/NC/PA

SC/ TN/TX/ VA/ WA/WI/ WV



Annual Notice of Change

Late September or early October you should 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.

If you receive **a termination letter** from your Advantage Plan, please call me right away

My mom is being discharged to a rehab facility after her hospital stay. How many days will Medicare pay for, and what will we owe?

Medicare will generally cover the first 20 days in a skilled nursing rehab facility at no cost if your mom had been in the hospital for a minimum of 3 days. If your mom needs care past the first 20 days, there is a minimal daily charge by Medicare for up to 100 days total in the skilled nursing facility. What you will owe, will depend upon what type of Medicare insurance our mom has. The people at the rehab center will be able to tell you when they call for authorization. You could also call the member service number on the back of her insurance card to find out.

Why have so many seniors lost their Medicare Advantage plan?

There were some major changes to Medicare in the last few years. The biggest factor? Most of the baby boomers have now turned 65 and we have a huge influx of people coming onto Medicare. There are more people on Medicare now than ever before.

Medicare pays 80% of the cost of your medical bills. With the rising cost of everything in the medical world, that 80% plus a larger influx of Medicare beneficiaries have put a strain on Medicare's budget. Medicare pays a certain amount of money per person to the insurance companies for every beneficiary on an Advantage plan. In recent years Medicare has not increased that amount as much as needed to keep aligned with rising medical costs. This means that insurance companies that offer Medicare Advantage plans have a smaller budget to work with. Therefore, these insurance companies have had to cut out certain advantage plans that cost too much money. When a beneficiary receives a cancelation notice, they have the opportunity to make a change to another insurance. If this has happened to you, please give me a call.

We just celebrated Labor Day in America and life is pretty good in the 21st century.

Purpose: It recognizes the social and economic achievements of workers and the historic fight for fair wages, safe conditions, and shorter hours.

Origin: The first unofficial celebration took place on September 5, 1882, with a parade of 10,000 workers in New York City.

Federal Holiday: President Grover Cleveland signed it into law in 1894 following the violent Pullman Strike.

Portrait of the worker:

Workers in 1870: A man started working at 13 years of age and worked every day for 30 years until the day he died at age 43. The lifespan was much shorter. In his entire life, he never had more than 9.6 hours a day for family time, play and sleep which means he worked about a 14-15 hours day.

Workers in 1950's: People started working at age 17.6 years of age and worked 50 years. They typically died a year before he could retire at age 68.5. They had about 13 hours a day for family, play and sleep.

Workers in 1970's: People started working at age 18.5 years of age, were expected to work for about 45 years and retire about age 64. Over the working years they received about 15.6 hours a day for family, play and sleep. The expected life span was 70.6 years old which left over 6 years of enjoyment for retirement

Workers in 2026: People start working around 20 years of age and will work for approx. 42.5 years (Working 9 to 5- Thank you Dolly Parton). Most will get about 16 hours a day for family, play and sleep. The average retirement age is around 61.6 years of age. The average life expectance for men is 81 and for women is 84.

NATIONAL HELP PROGRAMS

MOST SENIORS DON'T KNOW ABOUT

— Important Benefits • Easy to Apply • Free Help Available —

1	Medicare Extra Help up to \$5,000/year for prescriptions
2	SNAP for Seniors average \$88–200/mo for groceries • even if you own a home
3	LIHEAP help paying heating/cooling bills
4	Lifeline Phone & Internet \$9.25 off monthly bill
5	Property Tax Freeze / Deferral many states freeze taxes at 65+
6	VA Aid & Attendance up to \$2,300/mo extra for veterans
7	SHIP Counseling free Medicare help, not insurance sales
8	Senior Community Service Employment Program paid job training • 55+

📞 **Need Help? Call 211 or 1-800-677-1116**
 Free • Confidential • Available 24/7

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: Glenda S. Deb D, Tina T, Lise S
 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>

Steelmedagent@gmail.com

Office 681.446.7135