



# “Alternative Benefits” News

Brought to you by: Tom Buonanduci

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## Finally... Short-Term Medical Plans in NH Again

Do you find yourself in one of the following situations?:

- Uninsured & awaiting ACA enrollment for 2020
- Looking for coverage to bridge you to Medicare
- Waiting for Health Benefits to start at new job
- Need affordable alternative to Cobra
- Want to replace faith-based ‘non-insurance’ plan

If so, we can again offer Short-term Medical Insurance\* (STM) here in NH, so consider the following:

- Its affordable & customizable, w/ choice of deductibles & coinsurance.
- Covers eligible medical expenses due to unexpected illnesses & injuries (with a A- rated insurance carrier).
- Can use ANY doctor, but costs are less using a provider in the ‘First Health’ national PPO network
- Can purchase year-round, with coverage as soon as next day
- Optional ancillary benefits available eg: Rx discount programs

For quotes or more info, call 603-858-5703 or email us.

\*Subject to some medical underwriting. Be sure to contact agent to discuss options, coverage, limitations and exclusions, etc.

## Your Referrals are Appreciated!



If you have any family or friends that need help with Health, Dental or Vision benefits, including NEW affordable Short Term Medical, we would be glad to help out. Just have them give us a call, and remember to have them mention your name & email address, so that we can express our appreciation for any referral(s) that we end up quoting. As always, we appreciate our client’s referrals and thank you for giving us the opportunity to help!!!

## The Sandwich Generation Seeks Solutions for Parents

While the majority of today’s long-term care buyers average age 60, millennials are showing interest in these policies, too. This interest stems from an important question: Will their parents have the assets to take care of themselves in their older years?

According to one provider of long-term care insurance, in 2018, an assisted living residence that didn’t include special care cost about \$4,000 per month. Nursing-home care in 2018 cost about \$8,300 per month. These costs can drain a well-planned retirement fund in just a few years.

While many seniors purchase long-term care coverage to protect themselves in the event that they require assistance, millennials are taking an active role to ensure their parents have long-term care (LTC) coverage. With today’s easy access to virtual meetings, many financial planners assist the children of aging parents in providing LTC insurance for their parents, even when those parents live in other states. If you’re considering LTC insurance for yourself or an aging parent, determining which policy to buy can be challenging. Here are some critical details an agent can help you understand.

**Covered services:** An LTC policy should cover home health care, nursing-home care, and assisted-living care.

**Coverage triggers:** Cognitive impairment like memory loss or a need for help to complete several daily living activities usually triggers the start of the coverage.

Long-term care coverage can provide you with peace of mind. Call or email us today to request FREE quotes and help with available options for yourself or your parents.

Learn more about qualifying for Medicaid assistance and available resources on Page 3.

# Welcome Fall: It's Time for Leaf Peeping Again!

Even summer lovers mourning the end of their favorite season can admit that fall foliage is something to be admired. But some of us take that admiration one step further. Enter leaf peeping. Leaf peeping is a niche type of tourism, where fall leaf enthusiasts travel to areas where the foliage is particularly spectacular. Organized leaf viewing tours are often called foliage excursions, while some enthusiasts refer to their own outings as "leaf peepshows."

Observing the reds, oranges, and yellows isn't just a nice seasonal pastime; it's also big business. According to a 2014 Associated Press report, leaf peeping tourists who visit New England spend close to \$3 billion. In New Brunswick, tourism officials have also cited increased tourism specifically related to fall leaves. Interested in doing some leaf peeping of your own?

Here are four of the best places to do it.

## **Kancamagus Highway, New Hampshire:**

This nearly 56-kilometer stretch of backcountry is known as the "Kanc" to locals. Spend one or two days winding your way through gorgeous dense forest land.

**Algonquin Park, Ontario:** Start planning your visit to this huge northern Ontario provincial park in early September with up-to-the-minute online fall color reports.

**Mohawk Trail, Massachusetts:** In addition to stunning fall colors, this historic route (it was once a Native American trading trail) also offers views of both the Berkshires and Taconic mountains.

**Saint John River, New Brunswick:** Follow the river as it snakes through hills, valleys, and mountains and gawk at the canopy of fiery fall trees.

## Worth Reading

### **How to Remember People's Names (Almost) Every Time**

*By Patrick Ewers  
Medium.com*

First impressions can define relationships, which makes remembering names crucial. Remembering them involves repetition and imagination. Use the person's name naturally in conversation with them and when talking about the meeting later. Write the name, and as you do, try to find a connection between the word and the person. Make sure you're spelling and saying it properly to fully show you know the person's name. **More:** <https://tinyurl.com/worth09191>

### **4 Tech Trends Shaping the Future of Media and Entertainment**

*By Jennifer Spencer  
Entrepreneur.com*

Robots are no longer the subject of entertainment. Now, related technology, like artificial intelligence, is being used to *create* entertainment. Some uses are ubiquitous: algorithms help make recommended lists for streaming services. Others are more specialized. A Disney app, Play Disney Parks, gives users games to play while waiting in line for rides. It can also cause events to happen, like having characters appear near a ride related to them. **More:** <https://tinyurl.com/worth09192>

### **7 Kids' Bedrooms That Are Perfect for Now and Later**

*By Bryan Anthony  
Houzz.com*

Children's rooms should be designed so children can play there now and enjoy them later. This article showcases seven examples, with tips for what makes them work. Current interests can serve as inspirations but shouldn't dominate the room. Family heirlooms or vintage art can give a classic, timeless feel. Storage ensures functionality and longevity. **More:** <https://tinyurl.com/worth09193>

### Quick Quiz

Each month I'll give you a new question.

Just email me at Email: [HealthPlanSavings@comcast.net](mailto:HealthPlanSavings@comcast.net) or call Ph: (603) 622-5700 for the answer.

A European superstition states that a guest who leaves his/her napkin on the chair will what?

### **Affordable Rx Search Option**

MedAfford Global Inc. offers an **international** brand-name mail-order program directly to consumers. A consumer can now do a search for Rx meds available in many countries and place their order online @ [www.medaffordglobal.com/globalrxfinder](http://www.medaffordglobal.com/globalrxfinder).

### Medicare Open Enrollment...coming soon!

If you are on Medicare...Don't forget. **Medicare's Annual Open Enrollment period** starts October 15<sup>th</sup> to December 7, a once a year opportunity for eligible beneficiaries to change (or enroll in) a Part D Prescription or Advantage plan. If you have one of these plans, you should receive an "Annual Notice of Change" letter from your insurer which outlines changes to premiums, deductibles, copays, covered drugs, etc. for 2020. Be sure to review this, and if you need to see alternatives, check with your agent. If satisfied, you may not need to do anything and will automatically renew as of January 1 unless your renewal letter indicated otherwise. This Open Enrollment does not apply to Medicare Supplement plans. Check with your agent if you have questions or need help!

# How to Save on Your Cell Phone Upgrade

From Samsung's Galaxy Note9 to Apple's iPhone XS, there's no shortage of options for anyone looking to buy a new phone. But as technology evolves and smartphones get smarter, the price tags on these devices continue to skyrocket.

Before you part with your hard-earned cash in order to upgrade your phone, make sure you follow these money-saving tips.

**Out with the old:** The easiest way to save coins on your new phone purchase is to trade in your old phone. In recent years, most wireless carriers and retailers have

improved and expanded their trade-in programs to make the process smoother for customers. Best Buy, for example, offers a gift credit in exchange for most used devices, including smartphones, tablets, and even video game hardware. Once you've traded in your old device, you can use the gift credit toward your new phone.

**Sell the old:** Another option is to sell your device directly to another person, who may pay more for your phone than a trade-in program would. There are a number of sites to help facilitate your sale, including eBay and

Swappa. That being said, make sure you prepare for the peskier buyers who ask endless questions or waffle on sending your payment.

**In with the old:** The best way to save money, though, might not be the most desirable: Skip the upgrade altogether. If your phone is still working but is just a little slow, there are ways to help speed things up, like replacing your device's battery or clearing out storage. You might not have the flashiest device this way, but the savings can make up for it.

## Don't Be Caught Unprepared For Long Term Care Costs

As the United States' population ages, the issue of how to pay for long term care for our seniors is a crisis for many individuals and families. Long term care is incredibly expensive, so for many, Medicaid funding may provide the only option. While everyone over the age of 65 has Medicare, Medicare does not cover long term care costs. Most private medical insurance will not cover long term care costs either. In New Hampshire, the average cost of care at a nursing home facility is over \$100,000 per year for a semi-private room. Few have the resources to bear that expense on a continuing basis. This is where Medicaid comes in. Medicaid is primarily funded by the federal government and is designed to help those with limited resources. Medicaid uses income and asset limits when determining eligibility. In New Hampshire, that could mean, for example, that the individual seeking to qualify cannot have more than \$2,500 in assets. While some assets are excluded from that calculation, most of us will have obtained more than that by the time we need long term care. If you fail to plan ahead, your application for Medicaid assistance will be denied. You will then be compelled to "spend down" your assets to the limit before your application will be approved. The end result, if you fail to plan ahead can cause the loss of most of what you have worked so hard to obtain. Simply transferring your assets to other family members doesn't work either. Medicaid uses a five year "look-back" period at any transfer of assets at less than fair market value for measuring the value of your assets. Any such transfer could force to wait for a certain period of time before Medicaid coverage will start. For all these reasons, consulting with an attorney to help you plan how to become eligible for Medicaid is important.

For additional information, contact Abbe Shaine @t Shaine Law at (603) 714-7268 or email her at [ShaineLawNH@gmail.com](mailto:ShaineLawNH@gmail.com). You can also visit her website at [www.ShaineLaw.com](http://www.ShaineLaw.com) and fill out your contact information.

## Worth Quoting

**This month, some famous quotes on autumn:**

Autumn... the year's last, loveliest smile.

William Cullen Bryant

Winter is an etching, spring a watercolor, summer an oil painting and autumn a mosaic of them all.

Stanley Horowitz

Autumn is a second spring when every leaf is a flower.

Albert Camus

How beautifully leaves grow old. How full of light and color are their last days.

John Burroughs

The heart of autumn must have broken here, and poured its treasure upon the leaves.

Charlotte Bates

If a year was tucked inside of a clock, then autumn would be the magic hour.

Victoria Erickson

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**Inside the Newsletter!**

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 Don't be caught unprepared for Long-Term care costs

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			9	2	7	8	5	

**Sudoku instructions:** Complete the 9 × 9 grid so that each row, each column and each of the nine 3 × 3 boxes contains the digits 1 through 9. Contact me for the solution!

**Tom Buonanduci**



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