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**Have Questions? Need Benefits? Want Answers?**

**Ask The Helpline®**

**CHOICES \* OPTIONS \* SOLUTIONS**

**Dennis K. Thomas, Has Been Selected As The Local Contact,  
For The Local *Turning 65 Helpline* & For The Nationwide *Ask The Helpline!***

**Press Release: October 2022** – The Healthcare Benefits Network is pleased to announce that Dennis K. Thomas has been selected as the local contact for the Local Turning 65 Helpline and for the Nationwide Ask The Helpline.

The role of a Local Contact (Helpline Specialist) is to help assist a person in meeting their Healthcare Benefits Needs and Objectives. A Helpline Specialist acts in the best interests of the Medicare-Eligible. A Helpline Specialist will provide Options, Choices & Solutions and help the Medicare-Eligible make Healthcare Benefits Decisions without feeling overwhelmed but with complete understanding. A Helpline Specialist treats Medicare-Eligibles with respect, empathy and takes the time necessary to help the Medicare-Eligible feel comfortable with their Healthcare Benefits Decisions.

Thousands, almost 11,000 a day, of Baby Boomers are turning 65 and entering the Medicare-Eligible Program each month and like most people, they have a lot of questions. They can now get their many questions answered by calling the local Ask The Helpline: 888.874.5939.

“It’s risky not to pay close attention to the choices and options available to those that are “Newly Medicare-Eligible”, but often times they aren’t sure what to expect or where to begin,” said Dennis K. Thomas, Helpline Specialist.

Thomas said that “Licensed Insurance Professional Members of the Healthcare Benefits Center are an Impartial & Independent Plan-Selection Service (No Gov’t Affiliation) that helps people choose the right Healthcare Coverage for their specific needs. This Service is provided by Licensed Insurance Professionals that specialize in Healthcare Benefits for Medicare-Eligibles and that have been selected as a Local Helpline Specialist by the Nationwide Healthcare Benefits Network”.

### **PEOPLE NEWLY MEDICARE-ELIGIBLE MAY HAVE MANY QUESTIONS INCLUDING:**

#### **When Can I Enroll?**

If you’re collecting Social Security retirement benefits, you should be enrolled in Medicare automatically. If you’re not, you need to sign up to get Medicare. You have seven months to enroll: three months before, the month of and three months after your 65th birthday.

## **What are my Choices, Options & Solutions?**

Traditional Medicare typically includes Part A (hospital coverage) and Part B (doctor and outpatient services). Part C (also known as Medicare Advantage) combines Parts A and B and may include Part D (prescription drug) coverage. Supplemental plans are also available to cover gaps in traditional Medicare.

## **Do I have to enroll in Medicare if I have Private Coverage?**

If you are working and have health insurance through your employer or your spouse is working and has employer-provided health insurance under which you are also covered, you should still sign up for Medicare Part A, which is free for most people. However, you may be able to defer Medicare Part B. To do so, you must notify the Social Security Administration that you are seeking a deferral to avoid penalties.

## **What are the Penalties?**

If you don't have an approved deferral, you may have to pay a late-enrollment penalty of 10 percent for each full 12-month period that you could have been enrolled in Part B. Likewise, Part D imposes a penalty if you go for more than 63 days without coverage after enrolling in Part B. These penalties stay with you for as long as you have Medicare.

## **Can I Change My Mind?**

Most people can change plans once a year during annual enrollment (Oct. 15<sup>th</sup> to Dec. 7<sup>th</sup> of each year). Other Specific Circumstances; Special Needs such as Heart Conditions, Diabetes, COPD as well as Dual Eligibles (Both Medicare & Medicaid Qualified) and other reasons, such as moving outside your plan's coverage area, may allow you to make a change at other times of the year.

"Health care costs can be a significant part of a senior's fixed income," Dennis said. "Choosing carefully and re-evaluating coverage regularly could save you thousands of dollars throughout your lifetime and get you additional benefits that you want and need."

## **Final Note:**

Healthcare Benefits Workshops are now being offered, at no charge, for Churches, Non-Profits, Groups and Organizations that would like to provide important updated Healthcare Benefits Information to their Members / Congregations. Contact your Local Helpline Specialist to schedule your Healthcare Benefits Workshop or for a Healthcare Benefits Review at No-Charge.

## **CONTACT FOR FURTHER INFORMATION:**

**Dennis K. Thomas**, Helpline Specialist

**Ask The Helpline:** 888.874.5939

**Website:** [www.AskTheHelpline.com/dkt.html](http://www.AskTheHelpline.com/dkt.html)

**Email:** [DenniskThomas@yahoo.com](mailto:DenniskThomas@yahoo.com)