

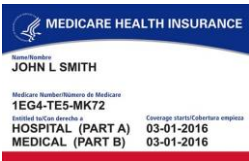


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Happy 2023!



What's New for Medicare in 2023?

Starting this year, recommended vaccines under Part D, like the Shingles vaccine, will be \$0. Part D plans have **capped insulin copays** at no more than \$35/month. Those of you on Medicare probably noticed the **Part B premium and deductible actually went down!**

Also New for 2023: If you missed your Medicare Birthday, you can enroll from January 1st through March 31st, and your **coverage will begin the month after you sign up.**

What about Covered California and **THE FAMILY GLITCH?**

2022 IRS Rules: Someone with “reasonably-priced” employer coverage for just him/herself usually had to cough up quite a bit for the rest of the family, and then the rest of the family were not eligible for premium help on Covered California, at least if the coverage was less than **9.61%** of the family income. This left a lot of uninsured people, or just poorer families.

2023 IRS Rules: If a family pays more than **9.12%** of their family income in employer health insurance, they may be eligible for the federal subsidy for Obamacare. If **THE FAMILY GLITCH** affects someone you know, please have them give me a call and I'll do all the math for them to see if they can get a better deal through Covered California.

Does Your Health Insurance Need a Do-Over?

The last date for **Covered California** Open Enrollment is **January 31, 2023**. People on a **Medicare Advantage** plan can make one change from January 1st through **March 31st**. So if you've changed your mind about your health plan, give me a call – I'll help you to choose better.



For Fresh Answers to Your Burning Health Insurance Questions . . .

Schedule a seminar for your group with me! I discuss *Ways to Save on Medicare*, *Coordinating Your Health Insurance with Your Retirement*, you name it. I can speak on topics tailored to your group's or company's interest – in English or Spanish. These are always fun seminars, because I can bring snacks and insurance bling, and sometimes even special guests.

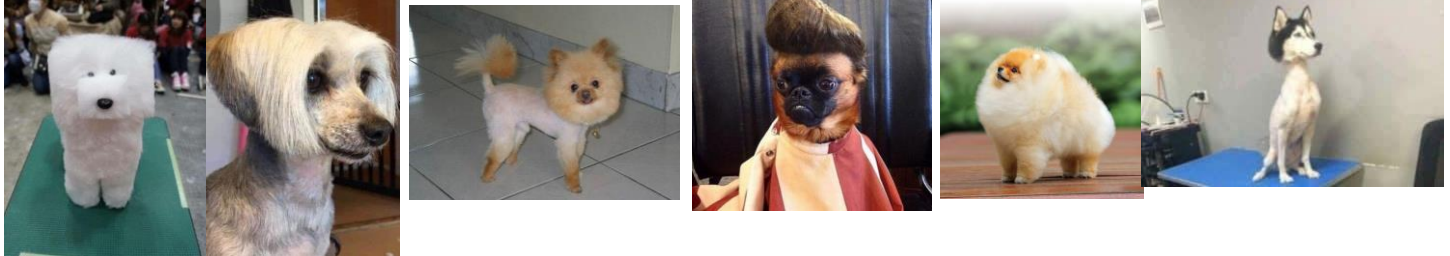
On Medicare and Want a Yearly Visit? Please Read This to Save Money:

The “Welcome to Medicare” check-up is a one-time \$0 visit you can have during the first 12 months of having Medicare Part B. The visit itself is \$0, but any other tests the doctor orders may have a copay. A **Wellness Check-Up** is also \$0, once every 12 months *after* you’ve had Part B for one year. But make sure to **ask for a “wellness visit” and not a physical!** If you ask for a physical, they can charge you and Medicare won’t pay for it! If this has happened to you, call the doctor’s billing department and ask if they can recode the visit to reflect a Wellness Visit instead.



My client, **photographer Johanna Siegmann**, just published a book about notable people with their pets! Pictured are hip hop artist Dave Scott with Capote. Johanna told me, “The first time I met Dave and Capote, Capote greeted me like this. I asked Dave if Capote would reproduce that jump for the shoot, and Dave responded ‘try to stop him.’ Capote did indeed repeat that leap over and over and over . . . and he wore US out.” You can order ***In Good Company*** at [amazon.com](https://www.amazon.com) and through Barnes & Noble online.

Unfortunate Dog Haircuts, Anyone?



I Really Have the Coolest Clients!

You may have read about some of my clients in my newsletters, let me introduce you to a real live **ghostwriter, Sabriga Turgon**. We met at an event and her table was next to mine. She interviews you to discover your passion and crafts your ideas into a book or novel. Check her out at www.ghostwriterglobal.com.

The TASTIEST Cream for Your Coffee

Panna Cotta is Italian milk pudding that’s quick to make and can be a fancy dessert or a quick snack. Some cooks pour it into molds or wine glasses for company, but as you can see here, small containers make for good portion control! I like to take one of the small cups and slide it into my coffee – it sweetens it and adds the cream, plus makes your coffee silky. Be sure to drink it while it’s hot or then you’ll have coffee-flavored milk gelatin, lol.

- 8 cups half and half
- 1 cup sugar or preferred sweetener
- 4 teaspoons vanilla extract
- 3 tablespoons powdered gelatin
- 3/4 cup cold water



Heat the half and half over medium heat with the sugar whisked in until the sugar is dissolved and the milk is getting hot (it starts to steam). While you’re waiting for the milk to heat up, sprinkle the gelatin over the cold water and vanilla extract, give it a stir. When the milk is hot enough, turn off the heat and add the gelatin to the panna cotta mixture and stir until the gelatin is completely dissolved. Pour the panna cotta into a large container or smaller covered ones, then chill until firm, two to four hours.