

Advocate FINANCIAL

LIFE & HEALTH BROKERAGE



TUESDAY — TOP NEWS —

105 Days to the Medicare Enrollment Season!

Get AEP ready with these five important ramp up months. Here's what to expect.

- **June:** AHIP 2025 Medicare Cert Kicks Off 6/24/24
- **July:** 2025 Carrier Product "First Look" Previews Hit!
- **August-September:** Advocate Roadshow Kickoffs & Training Webinars
- **September:** Contact your book, buy leads, and fill your calendar!
- **October 1 - December 7:** Enrollment Season kicks off 67 short days to sell, sell, sell!

UHC Newsblast

Summer is upon us, and with it comes the opportunity to gear up for another impactful Annual Enrollment Period (AEP). At United Healthcare, they are dedicated to supporting Independent Insurance Brokers like you with the tools and insights needed for a



successful season ahead.

We understand that timely information is crucial, especially in a year filled with significant industry changes. Here is what you can expect from United Healthcare as the 2025 plan year approaches.

Education Sessions and Regulatory Updates:

June: Dive into Medicare Advantage funding changes and other regulatory updates impacting the industry. Look out for invites to our 2025 Need to Know sessions led by your local leaders.

2025 Product Sneak Peek

July: Gain early access to the UnitedHealthcare 2025 Medicare Advantage portfolio through the Medicare Product Portal (MPP). Explore new and renewing plans, service area details, and a preview of benefits.

Product Rollouts:

August: Join United Healthcare's Product Rollouts starting mid-August to September. Learn about the latest offerings and how they align with industry changes. Invitation will be sent by your local leadership in July.

Training Opportunities:

September: Access comprehensive training sessions, both locally and nationally, to familiarize yourself with our 2025 plan offerings.

Marketing and Selling:

October: It's time to put your knowledge into action and effectively market and sell United Healthcare's 2025 plans.

Advocate Financial is committed to providing you with the resources and support necessary to thrive in the evolving insurance landscape.

News from the Centers for Medicare Services

The Centers for Medicare & Medicaid Services (CMS) have just finalized the Calendar Year (CY) 2025 Rate Announcement, ushering in significant enhancements to the Medicare Advantage (MA) and Medicare Part D Prescription Drug (Part D) Programs.

These updates are designed to fortify the protection and accuracy of payments that millions of beneficiaries depend on.



Key Highlights:

- **Increase in MA Payments:** Government payments to MA plans are set to rise by an average of 3.70%, translating to over \$16 billion more from 2024 to 2025. Federal contributions to private health plans through Medicare Advantage could reach a staggering \$500-\$600 billion in 2025.
- **Lower Drug Costs:** Due to the Inflation Reduction Act and President Biden's prescription drug law, out-of-pocket expenses for Medicare Part D beneficiaries

will be capped at \$2,000 annually starting in 2025.

- **Enhancements to Payment Structures:** CMS is fine-tuning the MA payment growth rates and payment methodologies, incorporating the latest fee-for-service payment data and continuing the phase-in of the updated MA risk adjustment model introduced in 2024.

These changes represent a substantial step towards making healthcare more affordable and accessible. For a detailed look at the finalized CY 2025 Rate Announcement and Part D Redesign Program Instructions, please refer to the links below.

[CY 2025 Rate Announcement](#)

[Fact Sheet on CY 2025 Rate Announcement](#)

[Fact Sheet on Part D Redesign Instructions](#)

Cross Selling AETNA = Easy Add On Sales for Higher Commissions!



Are you an Independent Insurance Broker looking to expand your product offerings and better serve your clients? Whether you're new to selling ancillary products or just need a refresher to sharpen your expertise, Aetna's on-demand product training videos are designed to fit your busy schedule. Discover the key questions to ask your clients and learn how each product can

address their unique needs. The comprehensive trainings include:

- [Cancer and Heart Attack or Stroke Plus](#)
- [Dental, Vision and Hearing](#)
- [Dental, Vision and Hearing Plus](#)
- [Home Care Plus](#)
- [Hospital Indemnity Flex](#)
- [Recovery Care](#)

Empower your business with these essential insights and click the links above to watch the training videos at your convenience!

New Advocates, Obsessed with Agent Success

Please welcome KENDAL MILLER,
Advocate's newest addition to the team!



Kendal is one of our new Junior Regional Sales Managers working under Tyler's umbrella of agent management. Kendal graduated with a degree in Marketing and Sales from Taylor University, where he played football. Kendal will be a resource to any agents under Tyler's umbrella, and he is dedicated to agents success and growing your book of business. When not working, Kendal loves to spend time outdoors, play pickleball, boxing, wake surfing, and all things athletic. Reach out and say welcome!

Kendal.Miller@MyAdvocateFinancial.com
800-943-2386

Advocate FINANCIAL

LIFE & HEALTH BROKERAGE

Call us today! (800)943-2386

AGENT SUCCESS - MEDICARE - ANNUITIES - LIFE INSURANCE +

LIVE Chat Us Now: www.GrowthFMO.com

Email: AgentSupport@MyAdvocateFinancial.com

© ADVOCATE FINANCIAL All Rights Reserved. This is a Solicitation. For Licensed Insurance Agent/Advisor Use Only. Not for General Public.



Advocate Financial Life & Health Brokerage | 9604 Coldwater Suite 205 | Fort Wayne, IN 46825 US

[Unsubscribe](#) | [Update Profile](#) | [Constant Contact Data Notice](#)



Try email marketing for free today!