



## **AmeriHealth 65 HMO Dropped in New Jersey for 2017**

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AmeriHealth HMO, Inc. has announced it will not renew its Medicare contract for 2017. All Medicare beneficiaries currently enrolled in the AmeriHealth 65 Preferred and AmeriHealth 65 Medical Only plans will receive, or may have already received, letters explaining their rights and eligibility for new plans.

For all Medicare beneficiaries currently enrolled in one of these plans action must be taken to ensure continued coverage for January 1st, 2017. Seniors that do not take action will receive Original Medicare. New plans may be joined between October 15th, 2016 and February 29th, 2017.

Prescription drug coverage plans must be selected by February 29th or this will result in a loss of prescription drug coverage in 2017. Enrolling in a plan between October 15th and December 31st will begin coverage on January 1st of 2017.

All plans elected after January 1st will begin February 1st, 2017. Choosing a plan after February 1st will result in coverage beginning March 1st, 2017. Medicare Beneficiaries have three options to choose from, as outlined in this Huffington Post article by Greg Gudis, founder of BGA Insurance Group.

The first option is to choose another Medicare Advantage plan that does or does not include prescription drug

coverage.

A second option is to do nothing and go back to Original Medicare (Parts A and B only). Prescription coverage will not be available and the person in question will be subject to large hospital deductibles, a medical deductible, 20% of all medical costs and no maximum out of pocket.

A third option is to go back to Original Medicare and add a Medigap policy with Part D prescription drug coverage. Due to any loss of coverage seniors have a special right to purchase a Medigap policy. Save any letter of coverage to present to the Insurance Carrier where a Medigap policy was purchased.

BGA Insurance Group has announced a series of Medicare seminars via YouTube which will be conducted to help seniors navigate this major change.

New Jersey seniors that are not sure whether or not they are affected by this insurance coverage change can visit the BGA Insurance Group website to inquire about their options.

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For more information about BGA Insurance Group, contact the company here: BGA Insurance Group  
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## **BGA Insurance Group**

*The Mission of BGA Insurance Group is to assist Seniors and their families plan their Medicare Supplements, Healthcare, Long-Term Care, Final Expenses and Financial Security when approaching, and during, retirement.*

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