

## **Protect Yourself: Don't Enroll in Medicare Plans from Unsolicited Calls**

Every year, thousands of Medicare beneficiaries receive phone calls from agents offering “better benefits,” “free money back,” or “limited-time Medicare upgrades.” While some agents are legitimate, unsolicited Medicare sales calls **are often misleading — and sometimes outright scams.**

**Here's what you need to know:**

### **Medicare Agents Should NOT Cold Call You**

If you did not request a call, agents are generally not allowed to contact you about Medicare Advantage or Part D plans. Unsolicited calls are a major red flag.

### **Common Tactics Used in Phone Sales**

- Promising benefits that aren't available in your area
- Claiming you must switch plans to keep your Medicare
- Using pressure like “This offer ends today”
- Asking for your Medicare number over the phone

**Remember: Medicare will never call you to sell a plan.**

### **How to Protect Yourself**

- Do not give out your Medicare number to unknown callers
- Hang up on high-pressure sales calls
- Work only with trusted, local, licensed agents you contact directly
- Verify plans at Medicare.gov or by calling 1-800-MEDICARE

### **The Safe Way to Enroll**

If you're considering a Medicare plan change, speak with an agent you personally researched or were referred to by someone you trust

Your Medicare coverage is too important to risk on a surprise phone call. When it comes to your healthcare — you should always be the one making the first call. **Stay safe and stay informed.**



## MIRACLE GROW!

A man and wife were sitting after dinner having a after dinner conversation.

The man says to his wife,

“Perhaps we should start washing your clothes in Slim Fast. Maybe it would take a few inches off of your big fatt butt!”

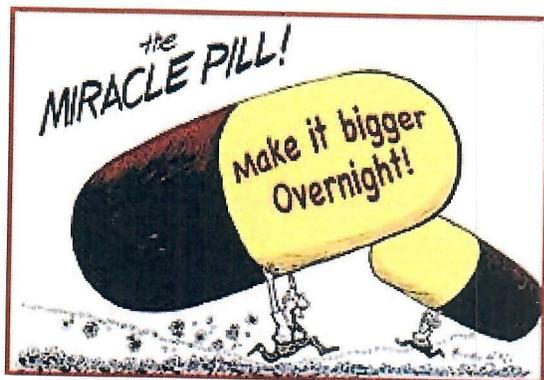
His wife was not amused, and decided that she simply couldn't let such a comment go un-rewarded.

The next morning the husband took a pair of underwear out of his drawer.

"What the Heck is this??" he said to himself as a little 'dust' cloud appeared when he shook them out.

"April," he hollered into the bathroom, "why did you put talcum powder in my underwear?"

She replied... "It's not talcum powder... it's Miracle Grow."



## MEDICARE OPEN ENROLLMENT PERIOD (OEP)

Medicare Open Enrollment Period (OEP) begins on January 1 and runs through March 31. During this time, you can make a one-time change to your Medicare Advantage plan if needed.

### Important Update About 2026 Food Card Benefits!

Please be aware that food cards for 2026 will only be available to individuals who have a documented chronic health condition. The maximum benefit amount is \$343 per month.

Additionally, some of your Medicaid statuses may have changed, which could mean you now qualify for additional benefits. If you are unsure about your current status or would like help reviewing your eligibility, please contact me.

### Give Back Programs!

Some Medicare Advantage plans can reduce your Part B premium and put money back into your Social Security check. The maximum giveback you can qualify for is up to \$184 per month, depending on the plans available in your ZIP code. Let me know if you'd like me to check what's offered in your area.



**Hey! I'm giving out \$25 for every person you send my way who completes an appointment.** They don't have to sign up for anything — just show up to the appointment and you get paid. If someone pops into your mind, send them over. I really appreciate you.

If you have any questions or need assistance, feel free to reach out—I'm here to help.

**Quenon Smith Senior Healthcare Specialist 404-246-3163.**

**Offering Medicare Advantage Plans Through—United Health Care, Humana, Aetna, Wellcare, Cigna, Blue Cross Blue Shield, Kaiser, Devoted**