The Midday Messenger

Newsletter of the Davenport Noon Optimist Club | October 9, 2026

Club Luncheon Meetings

We gather at noon on Fridays to connect with members and guests, enjoy a delicious lunch, and hear from engaging speakers who share programs and initiatives shaping our local community. See our upcoming events.

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Location

River Center, North Building, Iowa/Illinois Rooms, 136 E 3rd St, Davenport, IA

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Members Get Valuable Insights on Medicare and Healthcare Decisions

– By Jenny Schnauber

At today's meeting, members received an informative presentation from our own Karen Roebuck on Medicare enrollment, health plan selection, consumer protections, and the importance of asking the right questions when making healthcare decisions. The discussion offered practical guidance to help members navigate the often-complicated world of Medicare and make informed choices about their health coverage.

Understanding Medicare Enrollment and Plan Options

Karen reviewed the important Medicare enrollment dates and explained why members should take time each year to evaluate their coverage. The Annual Enrollment Period runs from October 15 through December 7, providing an opportunity to make changes for coverage beginning January 1. The Medicare Advantage Open Enrollment Period follows from January 1 through March 31 and allows eligible beneficiaries to make certain changes to their Medicare Advantage coverage.

Members were encouraged not to wait until the last minute to submit applications or make changes. Karen also emphasized the importance of reviewing the Annual Notice of Change, generally received in the fall, to understand how premiums, benefits, prescription costs, and provider networks may change in the coming year.

When reviewing a plan, beneficiaries should consider more than just the monthly premium. Their doctors, prescription medications, preferred pharmacies, anticipated procedures, dental needs, travel plans, and overall financial situation should all factor into the decision.

Karen outlined the differences between Original Medicare, Medicare Supplement insurance, and Medicare Advantage plans. Original Medicare generally covers 80% of

(Continued on page 2)

(Continued from page 1)

approved Part B services, leaving beneficiaries responsible for the remaining 20% unless they have additional coverage. Medicare Supplement plans can help cover certain out-of-pocket expenses, while Medicare Advantage plans offer an alternative way to receive Medicare benefits and may include prescription drug coverage.

She also advised members who have coverage through an employer to consult their human resources or benefits department before making changes. Leaving an employer-related plan could affect their ability to return to that coverage.

Protecting Yourself as a Medicare Consumer

Another important part of the presentation focused on protecting beneficiaries from misleading sales practices and unnecessary healthcare expenses.

Karen cautioned members about unsolicited telephone calls from people promising additional benefits or claiming to know which plan is best for them. Such recommendations may not account for an individual's doctors, prescriptions, or medical needs. She encouraged members to work with a trusted local insurance agent or contact their plan directly to verify coverage details.

Prescription costs were another key topic. Members were reminded to check whether their medications are included in their plan's formulary and to compare pharmacy prices, since copayments can vary significantly. Karen shared an example of a beneficiary facing substantial prescription expenses who appeared eligible for much lower costs after a thorough review.

She also explained that insurers sometimes require patients to try a lower-cost medication before approving a prescribed drug, a process known as *step therapy*. Other plans may limit the quantity of medication dispensed. When a medication is ineffective or causes adverse effects, the prescribing physician may be able to provide documentation and request an exception.

For members experiencing billing disputes, denied claims, or coding errors, Karen recommended contacting the insurance agent, insurer, physician's office, or benefits department to seek a resolution. If an issue remains unresolved, members should ask for it to be escalated through the appropriate channels.

Know the Rules Before Switching Plans

Questions from members prompted a discussion about switching between Medicare Supplement and Medicare Advantage plans, particularly for people with pre-existing conditions.

Karen explained that the initial Medicare eligibility period generally provides the strongest opportunity to obtain Medicare Supplement coverage without medical underwriting. After that period, changing from one Supplement plan to another may require answering health questions and meeting the insurer's underwriting requirements, depending on applicable rights and circumstances.

She also discussed trial rights that may allow certain beneficiaries who move from a Medicare Supplement plan to Medicare Advantage to return to Supplement coverage within a limited period. Because eligibility and protections depend on individual circumstances, members were encouraged to confirm the applicable rules with a qualified insurance professional before making a change.

Travel was another consideration. Medicare Supplement plans may appeal to people who travel frequently, while travel benefits under Medicare Advantage vary by plan. For international travel, Karen recommended considering travel medical insurance and carefully reviewing the policy's emergency and follow-up care provisions.

(Continued on page 3)

Oct 16th
Club Luncheon **| Hand in Hand | Ashley Hicks** | River Center

Oct 16th
Safer Foundation Trivia Night | 6:30-9:00 PM | Columbus Club

Oct 23rd
Club Luncheon **| Treasure Box | Beverly Woods** | River Center

Oct 24th
Iowa District | 1st Quarter District Meeting | Ankeny, IA

Oct 29th
DNOC Board Meeting | 4 PM | QC Symphony Orchestra

Oct 30th
Club Luncheon **| Business Meeting** | River Center

To see the **full calendar** of events, visit Davenport Noon Optimist Club - HOME

Stay Current with All Things Optimist!

Want to stay up to date on club activities and events? Visit our website www.davenportnoonoptimist.com, scroll to the club calendar, and click "**Subscribe**" in the upper-right corner. Choose your personal calendar format and follow the prompts. Once connected, your calendar will automatically reflect our Optimist events and any future updates.

We'd love to celebrate with you! Please send your **Sunshine** notifications, birthdays, and special announcements to:

Davenport.Noon.Optimists.Club@gmail.com.

NOW is the Time!

Who do you know that shares your commitment to Optimism and making a positive impact on the youth in our community? Most of us became Optimists because someone invited us to a meeting. A simple invitation can help others discover our club, our mission, and the positive impact we make together.

Make sure to invite your friends, neighbors, co-workers, and family to join us as our guests next Friday for a delicious lunch and enlightening program.

Have you got something to say?

Say it in the Midday Messenger!

Send your notes, articles, announcements, activities, and other items of interest to: Davenport.Noon.Optimist.Club@gmail.com.

Submissions are due by Friday for each weekly issue.

Photos Courtesy of Jeff Waller

(Continued from page 2)

The message was clear: Before switching plans, understand not only what the new plan offers but also what coverage and rights you might be giving up.

Knowledge Is the Best Prescription

The presentation provided members with useful reminders about taking charge of their Medicare coverage and healthcare decisions. Reviewing plans annually, comparing prescription costs, protecting personal information, seeking help with billing problems, and asking thoughtful questions before medical procedures can all make a meaningful difference.

Karen's message reinforced an important principle: **Being an informed healthcare consumer can help protect both your health and your finances.**

As Optimists, we recognize the value of sharing knowledge, looking out for one another, and helping members of our community make confident decisions. This presentation was an excellent example of how education and open discussion can empower us to do just that.

Please note: Medicare rules, enrollment rights, and plan benefits can vary by individual circumstances. Members should verify current requirements and consult a qualified Medicare counselor, licensed insurance professional, or Medicare directly before making coverage decisions.

Pictured: Brian Baxter presents "Rookie of the Year" award to Jenny Schnauber