

CLIENTS COME FIRST

November is National Hospice and Palliative Care Month

Senior and ACA Open Enrollments

Personal Note

Seniors: Long Term Care

Employers: SBA Resources

Client First Information

Happenings around Town

NOVEMBER IS.....

National Hospice and Palliative Care Month

[Hospice and Palliative Care Association of New York State](#) gives a good definition of Hospice and Palliative Care...

What is Hospice Care

Hospice care provides pain management, symptom control, psychosocial support, and spiritual care to patients and their families when a cure is not possible. The nation's hospices serve more than 1.5 million people every year – and their family caregivers, too.

Hospice focuses on caring, not curing and in most cases care is provided in the patient's home. Hospice care also is provided in freestanding hospice centers, hospitals, and nursing homes and other long-term care facilities. Hospice services are available to patients of any age, religion, race, or illness.

Hospice care is fully covered by Medicare, Medicaid, and most private insurance plans and HMOs. Many people only consider hospice care in the final days of life but hospice is ideally suited to care for patients and family caregivers for the final months of life.

What is Palliative Care

Palliative care brings the same interdisciplinary team care as hospice to people earlier in the course of a serious illness and can be provided along with other treatments that are intended to cure. This does not replace your care but provides an extra layer of support for you, your caregivers and family.

Hospices are the largest providers of palliative care services and can help answer questions about what might be most appropriate for a person. Many hospitals also have palliative care teams available to provide services.

Here are some other websites with information that may help!

National Association for Home Care & Hospice	www.nahc.org
National Hospice and Palliative Care	www.nhpco.org
Hospice Care of South Carolina	www.hospicesouthcarolina.net

LOCAL:

Embrace Hospice	www.embracehospice.org
McLeod Hospice	www.mcleodhealth.org
Lower Cape Fear Hospice Mercy Care	www.hospiceandlifecarecenter.org/mercy-care
Heartland Hospice	www.Myrtlebeach@heartlandhospice.com
Agapé Hospice Conway	www.agapehospice.com/location/conway

Seniors

**Prescription Drug Plan Open Enrollment
October 15 – December 7, 2017**

**ACA Open Enrollment
November 1-December 15, 2017**

**Call today for an appointment
843-449-1997**

ON A PERSONAL NOTE:

Hospice and Palliative Care is something that I am having to deal with personally with my Mom and with many in my Church. Educate yourself...check out all information...don't assume and don't guess. If you become the decision maker make sure you interview different hospice and home care groups. Ask the hard questions and then decide.

On another note, let us during this month honor the nurses, home care aides, therapists, and social workers who make a remarkable difference for patients and families that they serve. A special shout out to Tonya for taking such good care of my Mom. I am 12 hours away from my Mom and it is a true blessing to know that someone loves my Mom as her own. I pray that when or if that time comes that you will find an organization to meet your hopes and expectations.

Anticipating Trump's order, South Carolina's sole Obamacare insurer already planned 'tremendous' hike By Lauren Sausser
Isausser@postandcourier.com Oct 14, 2017

Some snippets from the article...

"Although criticism from the broader industry was swift, BlueCross BlueShield of South Carolina — the state's largest insurer and the only one selling Affordable Care Act policies here — already planned for this scenario by pricing its 2018 Obamacare plans an average 31 percent higher to mitigate the potential financial fallout."

"S.C. Department of Insurance Director Ray Farmer, whose agency approved that 31 percent rate increase earlier this year, explained that two-thirds of the hike is tied directly to the issue of cost-sharing reductions. He wanted Congress to extend the program through 2019 — and testified as much before a congressional committee last month — but said Friday that South Carolina made preparations assuming that federal lawmakers wouldn't act in time."

"The State of South Carolina is prepared for this contingency," Farmer said. "We encouraged our one carrier on the exchange — BlueCross BlueShield — to make their filing based on the fact that (cost-sharing reductions) may not be funded. And they did. That's why we had such a tremendous rate increase." Read more [here](#) "

Word from Blue Cross Blue Shield of South Carolina...

"Clients with subsidies will see little impact."

"Clients without subsidies on Silver 1-14 plans can save up to 20% on their premium by going off exchange and enrolling in a BlueEssentials Silver 15-28 plan. To enroll in the 15-18 plans you will need to enroll through the Private Marketplace as these plans are not available on the Federally Facilitated Marketplace (FFM)."

"Clients with subsidies on a Silver cost-sharing reduction plan can continue to receive both benefits if they continue to be eligible."

You should have or be getting a letter soon from Blue Cross Blue Shield of South Carolina explaining this.

CONFUSED!!

Client First, Inc. of South Carolina would like to help. Call today 843.449.1997 and make an appointment for Open Enrollment starting November 1st and ending December 15th. Call soon as appointment slots are filling up fast.



We would like to introduce our new Customer Service Rep.

Please meet Karen Z. Buzby!

Karen joined us the end of October and she will be the first voice you hear when you call in. Karen lives here in Surfside Beach, is married, has two children and has her mom and dad living with them.

She is originally from New Jersey... but she has southern charm and hospitality.



SMALL GROUP UPDATE from CBSSC

Effective Dec. 1, 2017, dependents covered under Small Group Affordable Care Act (ACA) plans will be removed from a group's policy on the first of the month following the dependent's 26th birthday. Until Dec. 1, the process allows these dependents to be covered until the group's renewal date. This involuntary loss of coverage qualifies him or her for Special Enrollment.

“Home Health Information Residential Facilities, Assisted Living, and Nursing Homes

At some point, support from family, friends, and local programs may not be enough. People who require help full-time might move to a residential facility that provides many or all of the long-term care services they need. Facility-based long-term care services include: board and care homes, assisted living facilities, nursing homes, and continuing care retirement communities. Some facilities have only housing and housekeeping, but many also provide personal care and medical services. Many facilities offer special programs for people with Alzheimer's disease and other types of dementia.

Board and Care Homes

Board and care homes, also called residential care facilities or group homes, are small private facilities, usually with 20 or fewer residents. Rooms may be private or shared. Residents receive personal care and meals and have staff available around the clock. Nursing and medical care usually are not provided on site.

Assisted Living

Assisted living is for people who need help with daily care, but not as much help as a nursing home provides. Assisted living facilities range in size from as few as 25 residents to 120 or more. Typically, a few "levels of care" are offered, with residents paying more for higher levels of care.

Assisted living residents usually live in their own apartments or rooms and share common areas. They have access to many services, including up to three meals a day; assistance with personal care; help with medications, housekeeping, and laundry; 24-hour supervision, security, and on-site staff; and social and recreational activities. Exact arrangements vary from state to state.

Nursing Homes

Nursing homes, also called skilled nursing facilities, provide a wide range of health and personal care services. Their services focus on medical care more than most assisted living facilities. These services typically include nursing care, 24-hour supervision, three meals a day, and assistance with everyday activities. Rehabilitation services, such as physical, occupational, and speech therapy, are also available. Some people stay at a nursing home for a short time after being in the hospital. After they recover, they go home. However, most nursing home residents live there permanently because they have ongoing physical or mental conditions that require constant care and supervision. To look for and compare nursing homes in your area, see Medicare's Nursing Home Compare (www.medicare.gov/nursinghomecompare/search.html). Also get tips for choosing a nursing home. Visit www.medicare.gov/NursingHomeCompare/checklist.pdf

Continuing Care Retirement Communities

Continuing care retirement communities (CCRCs), also called life care communities, offer different levels of service in one location. Many of them offer independent housing (houses or apartments), assisted living, and skilled nursing care all on one campus. Healthcare services and recreation programs are also provided. In a CCRC, where you live depends on the level of service you need. People who can no longer live independently move to the assisted living facility or sometimes receive home care in their independent living unit. If necessary, they can enter the CCRC's nursing home.

There are many sources of information about facility-based long-term care. A good place to start is the Eldercare Locator at 1-800-677-1116 or www.eldercare.gov. You can also call your local Area Agency on Aging, Aging and Disability Resource Center, Department of Human Services or Aging, or a social service agency.

For More Information about Facility-Based Long-Term Care

Eldercare Locator	1-800-677-1116 (toll-free)	www.eldercare.gov
National Association of Area Agencies on Aging	1-202-872-0888	www.n4a.org
National Long-Term Ombudsman Resource Center	1-202-332-2275	www.ltombudsman.org

EMPLOYERS...did you know?



U.S. Small Business Administration

A Resource for Small Business...check out their website

www.sba.gov/offices/regional/iv

Local Classes and Seminars...check event page

Region IV

Serving Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee.

Region IV

233 Peachtree Street NE Suite 1800

Phone: 404-331-4999

www.sba.gov/offices/regional/iv

Atlanta, GA 30303

Fax: 404-331-2354



RESOURCE PARTNERS HERE AT THE BEACH

Grand Strand SCORE

605 10th Avenue North

Phone: (843) 918-1079

SCORE Business Mentor

Myrtle Beach, SC 29577

South Carolina Small Business Development Center ~ Coastal Carolina University/Conway

Small Business Development Center

642 Century Circle

Conway, SC 29526

Resources for Small Business Owners

Borrowing Money

Business Plan Executive Summary

Business Structure and Tax Implications

Follow These 10 Steps to Starting a Business

Resources from Our Office

When Disaster Hits, the SBA Stands Ready To Assist

Start Your Journey of Government Contracting This Summer with the SBA Step By Step

Celebrating Women Entrepreneurs' Across the Southeast #WomensHistoryMonth

Small Business Forum in Conjunction with Congressman David Scott's Jobs Fair

Operation Boots to Business Introduces Returning Veterans to Entrepreneurship

SBA Provides More Access and Opportunities

A World of Export Opportunities- The Opportunity is Yours

Reach Global Markets with the SBA

Regional News

Florida Small Business Owner Moisés Montañez Appointed to Federal Advisory Board

Small Business Lending up 45 Percent in Dollar Value across the Southeast

Resources in Your Area

General Small Business Resource Guide

National Resource Guide (Spanish)

SBA Programs

SBA's Roles in Lending

Find a Mentor or Counselor

Federal Business Opportunities

RESOURCE PARTNER EVENT

Nov 02

Financing Options for Small Business

Date:

November 2, 2017 | 1:00 pm EDT - 3:00 pm

Location Name:

Southeastern Community

Address:

4564 Chadbourn Hwy, Whiteville, NC, 28472

Melissa Terrell mterrell@theinstitutenc.org

Organization:

The Women's Business Center of NC

Fee:

This is a free event.

Registration Required

This workshop for aspiring entrepreneurs offers an overview of financing for a new or existing business. Outside funding options, including commercial bank loans, SBA-backed loans, and sources of equity capital such as angel investors and venture capitalists, will be covered.

Lola Kress is the Regional Communications Director for the U.S. Small Business Administration (SBA). She is responsible for the brand and marketing, social media, and communications strategies and initiatives across eight states in the Southeast (Region IV). Lola assists nine Public Information Officers in each SBA district office in their communications strategies; assuring the agency's message is consistent and placed prominently in the public eye. Lola is also responsible for the research, speech writing and media engagement for the SBA's Regional Administrator (Presidentially appointed). The Regional Communications Director's office is located within the SBA's Office of the Regional Administrator in Atlanta, GA. Over \$5 billion in SBA-backed loans were approved to small businesses located across the Southeast Region which falls under the jurisdiction of the SBA Region IV Office.

Client First, Inc. of South Carolina Offers

Individual/Family Health Insurance	Children's Plans – at birth
	Major Medical Health Programs
	High Deductible Health Plan (HDHP)
	Essential Provider Organization Plan (EPO)
	Preferred Provider Organization Plans (PPO)
	ACA Compliant
	Point of Service Plans (POS)
Senior Benefits	Short Term Major Medical Plans (STMM)
	Disability
Aging into Medicare?	Medicare Supplements
	Medicare Advantage Plans (MAPD)
Individual/Family and Senior Supplemental Insurance	Medicare Part D Prescription Plans (PDP)
	Senior Life Insurance Policies
Life Insurance	*Happy to assist in applying for Social Security Retirement Benefits
	*Happy to assist in applying for Medicare A and B
Group and Employee Benefits	Accidental
	Cancer
	Dental
	Hospital Indemnity
	Specified Health Event Protection
	Vision
	Long Term Care
	Short Term Home Health
	Term Life
	Universal Life
Whole Life	
Travel Insurance	Health Insurance Plans
Video Doctor	Dental
	Vision
	Life
	Supplemental
	Medical
	24/7 Doctor on Call Program

***** JUST A REMINDER *****

We are always adding to our product line...for individuals and for groups. Contact us today at 843.449.1997 to see how we can meet your needs.

CONTACT INFORMATION

Mailing Address: PO Box 16499 Surfside Beach, SC 29587

Physical Address: 1500 Highway 17 Bus N, The Courtyard, Suite 208 Surfside Beach, SC 29575

Office: 843.449.1997 Fax: 843.449.1994

Wanda Soto: Agent wanda@clientfirstinc.com
 Patti Angulo: Admin Assistant patti@clientfirstinc.com
 Karen Buzby: Customer Service office@clientfirstinc.com

Check us out on FACEBOOK!!!
On the Web: www.clientfirstinc.com

Aging into Medicare...we can help.

You may apply for Medicare 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65. If you do not sign up during these times you face being charged with penalties.

We offer: Medicare Supplement Insurance Plans (Medigap) which may help pay some of the health care costs that Original Medicare doesn't cover, like copayments, coinsurance, and deductibles

We also offer: Medicare Prescription Drug Plans (Part D).

Give us a call for an appointment and a Medicare 101 discussion. We do not charge a fee for this service.

We now carry **SHORT-TERM HOME HEALTH CARE Insurance!**

Why should you have Short Term Home Health Care Insurance?

- Would you rather recuperate at home?
- Benefits are paid directly to you which can help cover deductibles and co-payments on your health insurance policy.
- Prior hospitalization stay is not required.
- You can combine your Short-term Home Health Care Benefits with coverage for hospital stays and accidents to enhance your coverage.

Touching on a Sensitive Topic: If your spouse has passed away recently, please call us. Their passing may have changed your insurance coverage in some way and we would like to help.

Happenings around Town:

Behind the Lab Coats November 1, 2017

Venue: Hobcaw Barony Discovery Center/North Inlet-Winyah Bay Estuarine Research Reserve
Address: 22 Hobcaw Road Georgetown, SC
Time: 1:00 PM to 3:30 PM
Phone: 843-904-9016 or 843-904-9017

What goes on behind the doors of the NERR Headquarters and Baruch Marine Laboratory? Take a tour of the lab and talk to the scientists about their projects. Learn about research and monitoring programs, plus all of the education, stewardship and training programs offered.

Cost: FREE; limited to 14 participants; please call to register..

Vintage Market Days of Coastal Carolinas - Holiday Marketplace November 3, 2017 - November 5, 2017

Venue: Myrtle Beach Sports Center
Address: 2115 Farlow Street Myrtle Beach, SC
Time: 10:00 AM to 5:00 PM
Phone: (704) 662-8559

Vintage Market Days® is an upscale vintage-inspired indoor/outdoor market featuring art, antiques, clothing, jewelry, handmade treasures, home decor, outdoor furnishings, consumable yummys, seasonal plantings and a little more.

Syrup Day Celebration 2017 November 18, 2017

Venue: L. W. Paul Living History Farm
Address: 2279 Harris Short Cut Road Conway, SC 29526
Time: 9:00 AM to 4:00 PM
Phone: (843) 365-3596

Join us to celebrate our annual Syrup Day Celebration at the L. W. Paul Living History Farm. Syrup is made from cooking down the raw juice into sweet cane syrup and became a celebration and gathering time for the community. Experience life on the one horse farm in Horry County from 1900 - 1955. The day will be filled with music, syrup making, corn grinding, blacksmithing, butter making and cooking on an old fashioned wood stove. Fun for the whole family!

DICKENS CHRISTMAS SHOW AND FESTIVALS November 9, 2017 - November 12, 2017

Venue: Myrtle Beach Convention Center
Address: 2101 North Oak Street MYRTLE BEACH, SC
Time: 9:00 AM to 4:30 PM
Phone: (843) 448-9483

This national award-winning, holiday event is your ticket to a fantastic, fun filled and shopping experience. Inspired by Charles Dickens "A Christmas Carol", step back in time to an elaborate 19th century holiday marketplace setting where shoppers stroll through the aisles featuring 350 period-clad vendors hawking everything from fine arts, crafts, imported gifts, toys, gourmet foods, clothing and much, much more.

Mythical & Medieval Fest November 11, 2017 - November 12, 2017

Venue: 3833 Socastee Blvd, Myrtle Beach
Address: 664 Forestbrook Rd. Myrtle Beach, SC
Time: 11:00 AM to 6:00 PM
Phone: (843) 602-1049

Turn back the time for charity. This Renaissance festival is a family must event. Once you enter our magic kingdom kids can frolic with fairies, adults can sit on a hay bale and listen to roaming minstrels or try their hand at ax throwing. Stay all day and watch our fire show finale.

Christmas Tree Lighting November 30, 2017

Venue: Surfside Beach Town Hall
Address: 115 US-17 Bus. Surfside Beach
Time: 3:00 PM to 10:00 PM



**Myrtle Beach Turkey Trot at Market Common
THANKSGIVING DAY, November 23**

Venue: 4005 Howard Avenue
Address: Trot starts and finishes at Valor Park at The Market Common
Time: 8:00 AM to 2:00 PM
Phone: (843) 839-3500

**Surfside Beach Turkey Trot
THANKSGIVING DAY, November 23**

Address: Turkey Trot starts and finishes at the Surfside Pier
Time: 7:00 AM to 2:00 PM
Phone: (843) 267-7443

Indigo Choral Society
Christmas Concert, Dinner and More
November 27 and 28

Holy Cross Faith Memorial Episcopal Church
Baskervill Road
Pawleys Island, SC

For more details:
www.indigochoral.com/concerts



Stage Left Theatre Company

November 30 – December 17.

Venue: 3064 Deville Street, Market Common, Myrtle Beach SC
Web: <http://www.stagelefttheatre.com>
Phone: (843) 232-0339 for ticket information

A play by our very own Assistant Artistic Director Garrett Michael McCann. Home for Christmas is a series of short plays and vignettes about the most wonderful time of the year. Exploring the themes of love, tradition, loss, hope, Christmas Spirit, and what it means to get together for the holidays, Home for Christmas is an emotional, relatable, and ultimately uplifting exploration into what makes the holidays so special. Performances run from November 30 to December 17.

**A Merry MarshWalk Christmas
November 25, 2017**

Venue: Murrells Inlet MarshWalk
Address: 4025 Hwy 17 Murrells Inlet, SC
Time: 11:00 AM to 5:00 PM
Phone: (843) 299-1221

Lighted arches will line the MarshWalk for the holiday season. The Saturday after Thanksgiving, guests can enjoy a unique shopping experience with local business and artists lining the MarshWalk.

**Brookgreen Gardens Nights of a Thousand Candles
November 30, 2017 - December 17, 2017**

Venue: Brookgreen Gardens
Address: 1931 Brookgreen Drive Murrells Inlet, SC
Time: 3:00 PM to 10:00 PM
Phone: (843) 235-6000

See Brookgreen Gardens come to life amid the soft glow of more than 5,500 hand-lit candles and countless sparkling lights from 3 - 10 p.m. Walk the paths with a warm cup of cider, hear the sounds of holiday music, carolers singing, and celebrate the season with family and friends.

