UTAH SENIOR PLANNING
ASSET PROTECTION • PUBLIC BENEFITS

NEWSLETTER



EMPLOYEE SPOTLIGHT

Each quarter we will shine a spotlight on one of our favorite team members at Utah Senior Planning to have some fun and help you get to know us better. This quarter we have chosen to get up-close and personal with **Licensed Medicare Agent and Medicaid Advisor, Kendall Thompson.**

What do you like most about the work you do?

I enjoy helping people through what can be a stressful and confusing time. Medicare, Medicaid, and long-term care can be complicated, so it's rewarding to make the process easier and help families get the care they need and deserve.

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USP FALL UPDATE

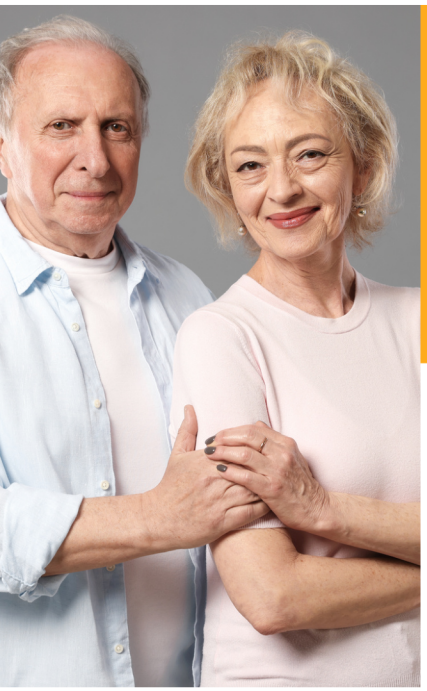
Hello and welcome to the quarterly Utah Senior Planning newsletter, where each quarter we plan to provide you with up-to-date information about long term care, financial planning, investments, tax planning and estate planning. In addition to keeping you informed, we also hope to get you more acquainted with our team of long term care planning experts and the many services we provide.

This quarter, we will be focusing on Medicare Special Needs Plans. Medicare Special Needs Plans (or SNP) are specialized Medicare Advantage Plans that provide benefits for people with specific severe and chronic diseases, have certain health needs, or who also have Medicaid.



MEDICARE ENROLLMENT

Utah Senior Planning is an independent insurance brokerage, meaning that our top priority is finding the right Medicare insurance for you. Our licensed agents are available to meet and discuss individual needs for medical and prescription coverage. To schedule a free consultation regarding Medicare Insurance, you can call us at 801-546-9556, text 801-326-4862, or email info@utahseniorplanning.com. You can also visit our website to download our Medicare Checklist to make sure you are prepared for the Open Enrollment Season.

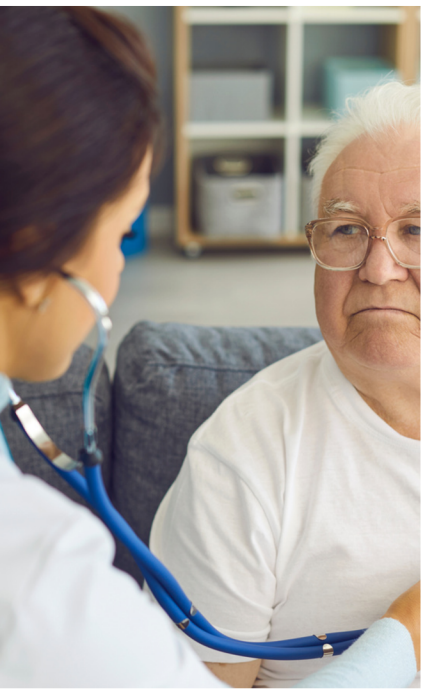


THE OPEN ENROLLMENT PERIOD FOR 2026 IS OCTOBER 15TH - DECEMBER 7TH

MEDICARE SPECIAL NEEDS PLANS (SNP)

What is a Medicare Special Needs Plan?

Either an HMO or PPO plan that might cover extra services for special groups in addition to the same Medicare Part A and Medicare Part B benefits that all Medicare Advantage plans cover.



Who is Eligible for an SNP?

- Must have both Medicare Part & Medicare Part B
- Must live in the plan's service area.
- Must meet the eligibility requirements of one of the 3 types of SNPs.







TYPES OF SNPS & THEIR REQUIREMENTS

Dual Eligible SNP (D-SNP)

Must be eligible for both Medicare and Medicaid.

Chronic Condition SNP (C-SNP)

- Must have one or more of the following conditions:
  - Cancer
  - Certain Autoimmune Disorders
  - Certain Cardiovascular Disorders
  - Certain Chronic and Disability Mental Health Conditions
  - Certain Chronic Gastrointestinal Diseases
  - Certain Chronic Lung Disorders
  - Certain Neurological Disorders
  - Certain Severe Hematological Disorders
  - Chronic Alcohol or Substance Use Disorders
  - Chronic Heart Failure
  - Chronic Kidney Disease & Endstage Renal Disease
  - Dementia
  - Diabetes Mellitus
  - HIV/AIDS
  - Stroke
- Qualifying conditions vary by each individual C-SNP plan.

Institutional SNP (I-SNP)

- Must live (or are expected to live) for at least 90 consecutive days in a facility such as a:
  - Intermediate Care Facility
  - Long Term Care Hospital
  - Nursing Facility
  - Psychiatric Hospital
  - Rehabilitation Hospital
  - Skilled Nursing Facility
  - Swing Bed Hospital
  - Any other facility that offers similar long-term health care services whose residents have similar needs and health care status as the facilities listed above.



INDUSTRY NEWS

- Utah Senior Planning celebrated our 18th anniversary on September 26th.

- Utah Senior Planning will be closed on the following dates:
  - Thursday, November 26th (Thanksgiving)
  - Friday, November 27th (Day After Thanksgiving)
  - Thursday, December 24th (Christmas Eve)
  - Friday, December 25th (Christmas)
  - Thursday, December 31st (New Year's Eve)
  - Friday, January 1st (New Year's Day)

- The Department of Workforce Services is closed on the following dates:
  - Wednesday, November 11th (Veterans Day)
  - Thursday, November 26th (Thanksgiving)
  - Friday, November 27th (Day After Thanksgiving)
  - Friday, December 25th (Christmas)
  - Friday, January 1st (New Year's Day

FEATURED REVIEW

Tammy Nipper
Local Guide · 12 reviews

★★★★★ Edited a month ago

Great price

Kendall is so amazing!! My brother is 70 years old and had a stroke. It was devastating!! As he worked through it, we needed so much help navigating and getting assistance for him immediately and going forward!! They changed our lives. And especially Kendall cares so much!! He checked back on things to make sure we were getting assistance and would immediately return my inquiries. Wonderful, caring, life changing people!!! I don't live in Utah so my brother was in such need when he got home. And he followed up and followed through!! Absolutely such good people. I could never thank him enough for all the help he still gives me when I reach out!!! Don't hesitate for one minute if you or a loved one needs help!! You will be in great hands!!! ❤️ ❤️ ❤️



How long have you worked at Utah Senior Planning?

Nearly 4 years now.

What inspired you to join the Utah Senior Planning team?

Our marketer, Natalie, helped make the initial connection. At the time, I had been working in the Medicare industry for several years and had just finished my degree at Weber State University. I was inspired by how much of a difference Medicaid and Medicaid planning can make for individuals and families in need. Since then, the experience has allowed me to broaden my horizons and develop a much more comprehensive skill set, while also helping me better prepare my Medicare clients for their future needs.

What does your job entail?

My job sits at the intersection of Medicaid advising, Medicare advising, and nursing home account management. I help individuals and families navigate Medicare and Medicaid, including eligibility, coverage, financial planning, and long-term care needs. I also work closely with nursing homes and care facilities to manage those relationships and help resolve eligibility, coverage, and financial issues. Ultimately, I act as a bridge between clients, their families, care facilities, and these programs to make a complicated process easier to navigate.

What would your perfect weekend look like?

A nice workout to stay healthy, spending time with family, and spending time in the garden.

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5 FUN FACTS ABOUT HALLOWEEN

1. **The Most Popular Halloween Costumes in 2025 were KPop Demon Hunters Characters and Chicken Jockey from Minecraft.** Some predictions for popular costume trends in 2026 are Spider-Man, Michael Jackson, and characters from The Odyssey.

2. **Reese's Peanut Butter Cups have been the most popular Halloween candy since 2023.** In our 2022 Fall newsletter, M&M's were number one but Reese's Peanut Butter Cups have claimed the top spot ever since.

3. **Black and orange are the official colors of Halloween thanks to the ancient Celts.** The ancient Celtic festival, Samhain, celebrated the changing of seasons with black representing the "death" of summer and the darkness of the coming winter months and orange representing the harvest, the changing of the leaves, and the bonfires that were burned during the festival.

4. **According to NASA, Halloween only falls on a full moon about every 19 years.** The next time Halloween will land on a full moon will be in 2039.

5. **Dressing up is an ancient tradition, also thanks to the Celts.** The Celts believed that the veil between the physical and spiritual realms was thinnest during Samhain, so many dressed in costumes to confuse any harmful spirits.

What have you gained from your work at Utah Senior Planning?

I've gained an appreciation and perspective for good health and planning for the future. A lot of my clients come to me at a very vulnerable time in their life to do Medicaid planning. I hope to provide more awareness around pre-planning for the future to avoid the downfall that many families face when they're in need of a higher level of care.

What is one thing that you can't live without?

Pizza.

If you could have any superpower, which would you choose and why?

If I could have any superpower, it would be the ability to transmute suffering into strength. I wouldn't erase pain or hardship, but help people find meaning in it and transform their struggles into resilience, wisdom, and personal growth. I think there's something powerful, beautiful, and poetic about suffering, and the idea of helping someone come out of their hardest experiences stronger than they were before.

Who is your role model or hero?

My dad. I've always looked up to the way he works hard, takes care of the people around him, and puts his family first. Much of who I am today, and the kind of husband, father, and person I aspire to become, comes from the example he set for me.

What is something on your bucket list?

Visit and explore Machu Picchu or see the Northern Lights at the peak of the solar wind season.

