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# The Wednesday Wake-Up

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## New Medicare Part D Out-Of-Pocket Spending Cap is an Important Improvement for Enrollees Facing High Prescription Drug Costs

By *AARP* – August 28, 2024

Under the Medicare Part D benefit, which provides prescription drug coverage for nearly 56 million Medicare beneficiaries, many enrollees were originally required to pay 5 percent of their prescription drug costs, with no limit, even after their out-of-pocket spending reached a certain threshold and they entered catastrophic coverage. Meanwhile, high and growing drug prices have resulted in high cost-sharing burdens for millions of older adults, sometimes leading them to engage in cost-coping strategies, such as not filling a prescription or skipping doses to save money. [ARTICLE](#)

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## Centene is said to be ending broker commissions for Medicare Part D

By *Seeking Alpha* – August 27, 2024

Being the largest Part D player, the move is expected to save hundreds of millions of dollars for Centene ([CNC](#)).

Many brokers believe the new strategy aims to drive members towards Medicare Advantage plans, which also offer Part D coverage and draw higher funding from the federal government. [ARTICLE](#)

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## Are You Ready to Sell Your Life Insurance Book of Business?

powered by [AgentandAdvisor.com](#)

*Mergers and Acquisitions, Recruitment, Joe Brandau*

You've built a successful career helping clients navigate the world of life insurance. Now, you might be contemplating the next chapter. Selling your book of business can be a strategic move, but it's crucial to understand your readiness before embarking on the sales process. How do you know if you're truly ready for this transition? [ARTICLE](#)

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### The Word of the Week:

**modulate**  
[ *moj-uh-leyt* ]

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verb (used with object)

1. to regulate by or adjust to a certain measure or proportion; soften; tone down.
2. to alter or adapt (the voice) according to the circumstances, one's listener, etc.

Synonyms: [control](#), [temper](#)

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