

# America, is learning about Medicare's options stressing you?

**Dear Toni,**  
I am an American turning 65 in September and am confused about my Medicare decision. I don't know where to start or what to do.  
Can you please help me with what my Medicare options are?  
Thanks, Toni.  
— Stephanie from Orlando, Fla.

**Hi Stephanie:**  
Don't feel alone, because there is a person entering Medicare every 8 seconds every day for approximately the next 10 years. Most Americans feel an urgency to learn their Medicare options and are stressed over getting it right, because they know that one wrong move can jeopardize the retirement savings they worked so hard to build.

**Below are some facts that those entering Medicare need to know:**

- 1. Enroll on time:** The only way Medicare is automatic for someone turning 65 is when they are already receiving a Social Security check. If you are not receiving your Social Security check and not working full-time with employer benefits from either you or your spouse's work, then you will want to enroll in Medicare Parts A and B online at [www.ssa.gov/medicare/sign-up](http://www.ssa.gov/medicare/sign-up). Those who are working full-time with employer benefits or are covered under their spouse's benefits may want to delay enrolling in Medicare Part A (especially if a Health Savings Account (HSA) is an employee benefit; important Medicare rules apply) and Medicare Part B until they retire or lose their benefits for any other reason.
- 2. Medicare is NOT free:** Medicare covers a lot, and there is a cost associated with Medicare Parts A and B. You have been paying tax dollars for Medicare, and the premium for Part A is at no cost. Medicare Part B has a premium that is means-tested, depending on how much you have earned for that year. In 2025, an average Medicare beneficiary pays \$185 each month for the Part B premium. The 2025 Medicare Part A (hospital) deductible is \$1,676 not once a year but every 60 days, or 6 times a year. The 2025 Medicare Part B deductible is \$257 once a year, with Medicare paying

80% of the Medicare-approved amount and you paying the remaining 20% (and many individuals purchase insurance to cover this 20% "gap").

**3. Learn Medicare's alphabet soup ...** Parts A, B, C and D: Medicare Parts A and B cover hospital, medical and provider expenses. Medicare Part C, known as Medicare Advantage plan, is another way of receiving your Medicare benefits. Part D is a Medicare Prescription Drug plan that can be enrolled in as a stand-alone plan with Original Medicare and a Medicare Supplement or bundled in a Medicare Advantage plan.

**4. Medicare covers plenty:** Medicare Part A covers in-patient hospital, skilled nursing facility care, home health and hospice care. Medicare Part B covers physicians' services, outpatient surgery/services, lab/X-rays, MRIs, durable medical equipment, and preventative services, etc.

**5. Medicare doesn't cover everything:** Medical services not covered under Medicare include vision, hearing, or dental expenses as well as long-term care.

**6. There's no network with Original Medicare (with Medicare Supplement/Medigap):** Your health care professional or facility bills Medicare directly.

**7. Medicare Advantage may be a good option:** Know that you can choose between Original Medicare (Parts A and B) or Medicare Advantage plans offered by private insurance companies.

**8. Medicare also serves Americans under 65:** Those under 65 on Social Security Disability or with end-stage renal disease (ESRD) qualify when they meet Medicare's requirements.

When someone visits [www.tonisays.com](http://www.tonisays.com) for a Medicare consultation, whether in-person at the Sugar Land office or online via Zoom nationwide, the Toni Says Medicare team advises the client to forget everything they know about their old health insurance plans because Medicare is totally different!

**TONI KING** is an author and columnist on Medicare and health insurance issues. She has spent nearly 30 years as a top sales leader in the field. If you have a Medicare question, email [info@tonisays.com](mailto:info@tonisays.com) or call 832-519-8664. The "Medicare Survival Guide Advanced" edition and her new "Confused about Medicare" video series are available at [www.tonisays.com](http://www.tonisays.com).

# Trump looks to tap Ky.'s Meredith for federal judge

**WASHINGTON (AP)** President Donald Trump says he plans to tap Chad Meredith, a former state solicitor general in Kentucky, for a federal judgeship in the state — and this time, he is facing no objections from Sen. Rand Paul, who opposed his nomination three years ago.

Meredith was the starring player in a bit of judicial nominations drama in the previous administration, when then-President Joe Biden had agreed to nominate Meredith, who was enthusiastically supported by Sen. Mitch McConnell, the former Senate majority leader. It was a curious move at the time, because Meredith had a track record of defending Kentucky's anti-abortion laws and the nomination would come in the immediate aftermath of the 2022 Supreme Court decision that eliminated a constitutional right to the procedure.

But Paul indicated to the Biden White House at the time that he would block Meredith's confirmation proceedings from moving forward, so the former president never formally nominated him. Biden's decision to back off Meredith was also a relief to Democrats



THE ASSOCIATED PRESS

**President Donald Trump talks with reporters as he meets with members of the Juventus soccer club in the Oval Office of the White House in Washington on Wednesday.**

and abortion rights groups who had been enraged at the prospect of Biden tapping an anti-abortion lawyer for a lifetime judiciary seat.

This time, Paul recommended Meredith for the judgeship to the White House, and plans to support his confirmation, Paul's office said Thursday.

In his social media post Wednesday announcing the nomination, Trump called Meredith "highly experienced and well qualified."

"Chad is a courageous Patriot who knows what is required to uphold the Rule of Law, and protect our Constitution," Trump wrote on Truth Social Wednesday night.

McConnell said in a statement Wednesday that Trump made an "outstanding choice" in choosing Meredith, who also served as

chief deputy general counsel for former Kentucky Gov. Matt Bevin.

"His demonstrated devotion to the rule of law and the Constitution will serve the people of Kentucky well on the federal bench," McConnell said. "I look forward to the Senate confirming his nomination."

Three years ago, Paul accused McConnell of cutting a "secret deal" with the White House as a reason why Meredith's nomination never moved forward under Biden. Paul never made any substantive objections about Meredith himself at the time.

"Unfortunately, instead of communicating and lining up support for him, Senator McConnell chose to cut a secret deal with the White House that fell apart," Paul said at the time.

Paul had effective veto power over a judicial pick in his home state because the Senate continues to honor the so-called blue slip rule, a decades-old custom that says a judicial nominee won't move forward if there is opposition from his or her home-state senator. The Biden White House also deferred to that custom, which is why Biden never ended up nominating Meredith.

Though the rule has been eroded in part, namely for appellate court judges whose seat spans several states, the custom has remained intact for district court nominees who are more closely tied to their home states. Senate Judiciary Committee Chairman Charles Grassley, R-Iowa, has so far made no indication that he would deviate from that longstanding custom.

Lena Zwarensteyn, senior director of a fair courts program and an adviser at The Leadership Conference on Civil and Human Rights, criticized Trump's selection of Meredith given his "disturbing anti-abortion record."

"The nomination of Chad Meredith to a lifetime judgeship should trouble everyone," Zwarensteyn said.

# Flooding, rock slides close damaged I-40 section in Smokies

**HARTFORD, Tenn. (AP)** Heavy rain, flooding and a rock slide have again closed a section of the major cross country highway Interstate 40 along its narrow corridor through the Great Smoky Mountains with engineers expecting the road closed for at least two weeks.

The slide and flood happened Wednesday afternoon around mile marker 450 in Tennessee, just to the west of the state line with North Carolina, the Tennessee Department of Transportation said on social media.

Engineers have found significant damage on both the highway and nearby ramps which was more extensive than originally thought, Republican Tennessee Rep. Jeremy Faison said on social media.

"Several areas remain under water, and there are potentially compromised slopes. Geotechnical engineers are on-site today to assess the stability of those slopes," wrote Faison, who represents the area.

Tennessee transportation officials estimate it will take at least two weeks to drain the water, make sure the slopes are safe and repair the highway.

The damaged section is part of 12 miles of I-40 in North Carolina and Tennessee that was washed away or heavily



TENNESSEE DEPARTMENT OF TRANSPORTATION

**Interstate 40 remains closed near the Tennessee-North Carolina state line due to flooding and rockslide on Wednesday.**

flooding that roared through the Pigeon River gorge during Hurricane Helene in late September.

Crews repaired and shored up enough of the old highway to open one narrow lane in each direction in March.

The lanes are separated by a curb several inches high that had to be removed to let vehicles stuck by the flooding and rockslide to turn around and go the other way.

About 2.5 to 3.5 inches (63 mm to 89 mm) of rain fell in the area over about three hours, according to the National Weather Service.

The permanent fix to stabilize what's left of the road will involve driving long steel rods into bedrock below the road,

filling them with grout and spraying concrete on the cliff face to hold them in place. It will take years.

I-40 runs from Wilmington, North Carolina to Barstow, California, and any detour around the Great Smoky Mountain section is dozens of miles. Trucks have gotten stuck on twisty narrow mountain roads and are banned on another major highway through the area U.S. 441 through Great Smoky Mountains National Park.

The official detour takes drivers heading east on I-40 up Interstate 26 at Asheville, North Carolina, to Johnson City, Tennessee, and then south down Interstate 81 back to I-40.

## NEWS IN BRIEF

### BCC bridge winners named

ASHLAND

Bellefonte Country Club bridge winners this week are: first — Kathy Setterman; second — Cathy Hood; third —

Jacque Brownstead; fourth — Jody Lowman.

### MEETINGS

**July 7**  
5:30 p.m. —  
Raceland-Worthington Independent School District public forum for district facility planning, Raceland-Worthington Independent school district, 100 Rams Boulevard, Raceland.

Staff reports

### PUBLIC NOTICE

#### PUBLIC NOTICE Notice of Special Board Election

The East Fork Fire Protection District is giving notice and will conduct the election of David Horn of 19208 Walker Ln., Rush Ky. to the Fire Protection District Board of Trustees. This Election will be conducted at the Fire Station at 19600 St. Rt. 3 Rush, Ky. On June 38th from 11 am to 2pm in accordance with KRS 75.031.

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## HOW TO REACH US

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