

## Medicare “OPEN ENROLLMENT” Information

This time of year is especially confusing for Medicare beneficiaries due to it being “open enrollment” time. **If you are on Medicare or if your parents are on Medicare please read the following.**

Karla Hermesch, Director of NVCH Social Services, has found that many people need help understanding things and often time make changes that are not good for them because they don't fully understand what they are signing up for.

What is “Open Enrollment”? Open enrollment (October 15th-December 7th) is a time where Medicare beneficiaries can make changes to their Prescription Drug plans as well as enroll in a Medicare Advantage Plan.

1. Prescription Drug Plans- If you or your parent is on a prescription drug plan it should be reviewed annually during this time. The reason it is wise to review this plan annually is because the plans change so much from year to year. The monthly premium changes but the thing that really needs looked at is the medications. The plan they are on can stop covering some or all of their medications so it's beneficial to review to make sure your still on the best plan each year. You can review all of the new plans by going to [www.medicare.gov](http://www.medicare.gov), talking to your pharmacy, or you can see a SHICK counselor that can do all the work and provide you with educated information about your options. NVCH social worker, Krista Stallbaumer, is a SHICK counselor and provides this service free to the community. She can be reached at 336-0421. Have a list of your prescription medications handy before you call. Many times, beneficiaries save hundreds of dollars each year by making changes to their drug plans.
2. Medicare Advantage Plans- These are especially confusing. There are many advertisements on tv as well as agents that call or come door to door selling these plans. Keep in mind it is not legal for them to go door to door, but this still happens. These plans replace your original Medicare. If you are happy with how your Medicare and supplemental insurance are paying you DO NOT NEED TO DO ANYTHING! Medicare advantage plans replace your original Medicare and pay very differently than your Medicare pays. Many of these plans have additional benefits such as dental coverage, food assistance, and many other enticing extras, but the way they pay your medical bills is not the same. These plans have a very low cost so keep in mind the extra benefits usually don't outweigh the loss in Medical coverage that you will experience. IF YOU ARE INTERESTED IN THESE PLANS MAKE SURE TO REVIEW THE PLAN THOROUGHLY TO ENSURE YOU KNOW WHAT WON'T BE COVERED!

The most important thing to keep in mind is to not sign up for something right away, especially over the phone. Take the time to review all the paperwork and details of anything that relates to your Medicare. If you don't understand it ask a family member to help you review it or call a SHICK counselor. IF YOU ARE HAPPY WITH HOW YOUR MEDICARE IS PAYING DON'T MAKE A CHANGE!