

MAKING MEDICARE MAKE SENSE

Answers To Some of The Most Commonly Asked Medicare Questions

Q: Each year, Medicare plans can make changes to their coverage, benefits, and costs. Every fall all people with Medicare should review their current health and prescription drug coverage, since November 15 through December 31 is Medicare's annual enrollment timeframe and for most people, the one opportunity to change plans if ones current plan no longer fit their needs. What are the steps to take, beginning now, in order to ensure that one is in the best plan for their needs?

A: Follow These Three Steps:

Prepare – Watch your mail for the Medicare & You 2008 handbook and for information about plans in your area. Gather all of the information you'll need to make a decision. Gather:

- A list of the medications you take and the pharmacies at which you shop
- Any notice from your current plan (called the Annual Notice of Change) and from the Centers for Medicare & Medicaid Services, (CMS) about changes to your costs and coverage for next year, or from Social Security (regarding the low-income subsidy if you currently receive this). Your current Medicare prescription drug plan or health plan is required to send information about the coverage, benefits and costs for next year. Be sure to review this material. This information can come in the form of a letter or newsletter.
- Information about other prescription drug or health plans offered in your area for next year

Compare – Visit www.medicare.gov on the web to compare plans in your area for 2008 or call 1-800-Medicare (1-800-633-4227), TTY users should call 1-877- 486-2048, to get help with this by phone or to be referred to a local counseling site, and as you review and compare plans consider these 3 C's – Cost, Coverage and Customer Service.

- √ **COST** – Will your premium and other costs change next year? Are there plans that will cost you less?
- √ **COVERAGE** – Are your providers, like your doctor, hospital or pharmacy part of your plan for next year? Will the prescription drugs you take be covered by the plan?
- √ **CUSTOMER SERVICE** – Are you satisfied with the service and quality you get from the plan, such as your Medicare Advantage Plan or Medicare Prescription Drug Plan?

Decide – Decide which plan is right for you for next year. If you want to switch plans, call the plan you want to join, or enroll online at

www.medicare.gov or Medicare can also help you enroll online by calling 1-800-Medicare or they can direct you to a local counseling or partner site. Your new coverage will begin on January 1, 2008, if you switch plans, or if you stay in the same plan then any changes to your current coverage, benefits or costs will go into effect on January 1.

Finally, don't forget, if you have limited income and resources, you may qualify for "extra help" (the low-income subsidy) to pay your out of pocket prescription drug costs. Call Social Security at 1-800-772-1213. Ask for form SSA 1020 to find out if you qualify for extra help paying for your prescription drug costs. TTY users should call 1-800-325-0778.