



MAKING MEDICARE MAKE SENSE

Answers To Some of The Most Commonly Asked Medicare Questions

Q: I heard that Medicare Open Enrollment Began October 15 this Year and Ends on December 7, an Earlier Timeframe than in the Past; Where Can I Get Help with Making Sure I am in the Right Medicare Health and Prescription Drug Plan for my Needs for 2012?

A: With more benefits, better choices and lower costs, the Centers for Medicare & Medicaid Services (CMS) is encouraging people with Medicare and their families to begin reviewing drug and health plan coverage options for 2012. The Medicare Open Enrollment Period -- which began earlier this year on Saturday, October 15 -- has been expanded to last seven weeks and will end on December 7. This will give seniors and people with disabilities more time to compare and find the best plan that meets their unique needs. However, Open Enrollment ends on December 7 this year, which is earlier in December, than in the past, to ensure our agency has enough time before the New Year to make the changes in our systems a beneficiary might make during Open Enrollment and to ensure a beneficiary is successfully enrolled in their new plan choice.

Open enrollment, every year, is a chance for Medicare beneficiaries and their caregivers to review their Medicare choices and pick the plan that works for them, or keep the plan they have today, as your health needs may change from year to year, for example the prescriptions you need to take, as well your health plan may change their benefits and costs each year too.

Also, people with Medicare can begin reviewing the 2012 quality ratings for Medicare Advantage health plans (Part C) and prescription drug plans (Part D) for the upcoming year.

This year CMS is highlighting plans that have achieved an overall quality rating of 5 stars with a high performer or "gold star" icon so people with Medicare can easily find high quality plans. People with Medicare can switch to an available 5-star plan at any time during the year.

Using Medicare's Plan Finder -- available at www.medicare.gov/find-a-plan -- people will see the enhanced star ratings for 2012. In addition to the enhanced star ratings for 2012 and new "gold star" icon, Plan Finder users will see an icon showing which plans received a low overall quality rating for the past three years.

Over the past year, the Centers for Medicare & Medicaid Services have worked to improve health coverage choices for people with Medicare, and make it easier for people to find a plan that is both a good value and meets their health care needs. Due to these efforts, people with Medicare have good, meaningful choices for their 2012 plan options.

In 2012, thanks to the Affordable Care Act, additional benefits to people with Medicare include lower prescription drug costs through a 50 percent discount on covered brand name drugs in the coverage gap (also referred to as the "donut hole"), wellness checkups, and access to certain preventive care with no copayments -- a benefit that all Medicare Advantage plans will offer starting in 2012.

Resources for Medicare Beneficiaries

People with Medicare, their families and other trusted representatives can review and compare current plan coverage with new plan offerings, using many proven resources, including:

Visiting www.medicare.gov, where they can get a personalized comparison of costs and coverage of the plans available in their area. The popular Medicare Plan Finder tool has been enhanced for an efficient review of plan choices. Spanish Open Enrollment information is available.

The Kansas City Regional Office of the Centers for Medicare & Medicaid Services, the federal Medicare Agency, invites you, whether you are a computer Savvy Senior or you help someone with Medicare to join them for a free educational session via a toll-free conference call and your computer, from the convenience of your home, to learn how to easily use the Medicare plan finder on www.medicare.gov. You will receive the most-up-to-date information on Medicare's Open Enrollment period, and you can teach others how to use the tool too to compare Medicare health and drug plans for 2012. This training session will show you the specifics on how to compare the Medicare health and or drug plan you are currently in to others available in your area, for 2012, and enroll in a new plan for 2012, if you find one that better meets your needs.

For more information and to register for one of these sessions, please contact Lorelei Schieferdecker at 816-426-6453 or lolelei.schieferdecker@cms.hhs.gov

- ❖ Tuesday, October 25th, 8:00am - 9:00am
- ❖ Thursday, October 27th, 7:00pm - 8:00pm
- ❖ Tuesday, November 15th 8:00 am-9:00 am
- ❖ Thursday, November 17th 4:00 pm-5:00pm

If you cannot make one of these sessions, or do not want to learn how to use the Medicare plan finder tool on your own, other resources available are:

- 1-800-MEDICARE (1-800-633-4227) for around-the-clock assistance to find out more about coverage options. TTY users should call 1-877-486-2048. Multilingual counseling is available.
- Reviewing the 2012 *Medicare & You* handbook. It is also accessible online at: <http://www.medicare.gov/publications/pubs/pdf/10050.pdf> -- and it has been mailed to the homes of people with Medicare.
- Getting one-on-one counseling assistance from the local State Health Insurance Assistance Program (SHIP). Local SHIP contact information can be found:
 - At <http://www.medicare.gov/contacts/organization-search-criteria.aspx> or
 - On the back of the 2011 *or* 2012 *Medicare & You* handbook or;
 - By calling Medicare (contact information above).

People with Medicare who have limited incomes and resources may qualify for Extra Help paying for their prescription drug costs. There is no cost to apply for Extra Help, also called the low-income subsidy. Medicare beneficiaries, family members, trusted counselors or caregivers can apply online at www.socialsecurity.gov/prescriptionhelp or call Social Security at 1-800-772-1213 (TTY users should call 1-800-325-0778) to find out more.

Protecting Against Fraud and Identity Theft

During Open Enrollment Period, Medicare recommends that people treat their Medicare number as they do their social security number and credit card information. People with Medicare should never give their personal information to anyone arriving at their home uninvited or making unsolicited phone calls selling Medicare-related products or services. Beneficiaries who believe they are a victim of fraud or identity theft should contact Medicare (contact information above). More information is available at www.stopmedicarefraud.gov