

AGING MATTERS: Open Enrollment



McConnell

Have tons of Medicare offers been filling up your mailbox lately? You're not alone. Medicare's 2012 Open Enrollment period (which runs from October 15 to December 7) is upon us, and our office is encouraging seniors to take a look at their current coverage to determine whether or not any changes need to be made while there is an opportunity.

Even if you're happy with your current plan, it's always a good idea to know what options are available. Many people with Medicare can save hundreds of dollars each year simply by comparison shopping to choose the plan that meets their needs best for the coming year. Be sure to think about what medications you will be taking in 2013 as well as the projected costs associated with those drugs. Review all letters and notices from your current plan, since costs and coverage can change every year.

Below are some changes you are able to make to your Medicare coverage during the Open Enrollment period:

- Switch from Original Medicare (fee-for-service coverage under which the government pays your health care providers directly for your Part A and/or Part B benefits) to a Part C Medicare Advantage Plan (a type of Medicare health plan offered by a private company that contracts with Medicare to provide you with all of your Part A and Part B benefits) or vice-versa.

- Switch from one Medicare Advantage Plan to another Medicare Advantage Plan.
- Switch from a Medicare Advantage Plan that doesn't offer prescription drug coverage to a Medicare Advantage Plan that does or vice-versa.
- Join a Medicare Prescription Drug Plan, switch plans, or drop your prescription drug coverage altogether.

If you do make changes to your coverage during Open Enrollment, remember that any adjustments made to your services will not take effect until January 1, 2013. There is no penalty for switching plans during Open Enrollment. However, if you decide to make changes after this period, you may have to wait until next year to do so. If you decide to switch plans, make sure your new plan covers the prescription drugs you think you will need in 2013.

Are you confused about your options? If you have changes to make and are in need of additional assistance, you may:

- Use the Medicare Plan Finder at www.medicare.gov to compare Part D plans.
- Contact Medicare directly at 1-800-MEDICARE (1-800-633-4227).
- Contact your State Health Insurance Program (SHIP) representative at the Office on Aging by calling 1-800-868-9095. They can help you answer questions regarding Open Enrollment, but be sure to have your Medicare card, date of birth, ZIP code, and a list of your prescription drugs handy.

During this period, you may be targeted by outside companies that will try to sell you various plans and services. Be aware of any callers who have services to offer you, and do not give them your personal information. Remember that Medicare will never contact you by phone unless you request a call from them.

Question of the Week:

Q:) What drugs are being added to Part D for 2013?

A:) Starting January 1, 2013, Medicare Part D will begin covering barbiturates (Pentobarbital, Phenobarbital) and benzodiazepines (Alprazolam / Xanax, Clonazepam / Klonopin, Diazepam).

For more information, contact the SC Lieutenant Governor's Office on Aging (803-734-9900 or 800-868-9095) or visit www.aging.sc.gov.