



News Release

FOR IMMEDIATE RELEASE
Oct. 31, 2014

For more information, contact
A.J. Hostetler, Public Relations Director
aj.hostetler@dars.virginia.gov
804-662-7372

TIPS TO HELP MEDICARE BENEFICIARIES MAKE DECISIONS DURING OPEN ENROLLMENT

(RICHMOND, Va.) — It's time for Medicare beneficiaries to think about their health care needs and choose the best plan for them.

Liz Havenner, the Virginia Insurance Counseling and Assistance Program state director, has these tips for older Virginians to consider during Medicare's enrollment period, Oct. 15-Dec. 7. Health needs change and health plans may alter benefits and costs each year, making it critical to evaluate and update Medicare choices regularly.

“With open enrollment here, Medicare beneficiaries should review their current plan, make a list of their medications and preferred pharmacies and health care providers, and then consider the four Cs,” she said.

Key considerations include:

- Coverage
- Cost
- Convenience
- Customer service

Coverage: Even if you're pleased with your current plan, coverage can change, so take a close look to see what upcoming changes might mean. Often, there are adjustments to the list of drugs the plan will cover, known as the formulary, and sometimes there will be changes to services previously covered.

Cost: Premiums may rise. New formularies can increase your costs. The overall cost of medications can increase. Review your current lists of medications, consider your current and pending health care needs and compare available plans and pharmacies.

Convenience: Some plans may be cheaper but require beneficiaries to “jump through hoops” to access their benefits. For example, a great rate on prescription drugs may require ordering the medications three months in advance and having them delivered rather than picking them up at a local pharmacy. Consider your convenience and time compared to potential savings.

Customer service: Consider whether your current plan offers good customer service. Do you get answers and appropriate responses to your questions? Bad customer service can indicate potential struggles to get coverage for certain items or bills paid.

“Beneficiaries need to review their financial circumstances when deciding which health care plan is right for them to avoid finding themselves in a bad situation next year. Once they enroll, they won’t be able to make changes until next year’s enrollment period and that change won’t take effect until Jan. 1, 2016,” Havenner said.

Once you have updated and reviewed a list of your medications, preferred pharmacies and health care providers, beneficiaries can contact trained counselors through the local Area Agencies on Aging for free, confidential assistance on making the best decision for this enrollment period. These counselors can also help you determine if you are eligible for low-income subsidies which may help pay some premiums and prescription costs.

It’s best to call your local AAA (see a complete list at www.vda.virginia.gov/aaalist.asp) as soon as possible to schedule an appointment. “Don’t wait until the last minute, as time slots fill very quickly,” Havenner said.

Other sources of information to consult during the Medicare enrollment period include:

- Review “Medicare & You 2015,” a handbook which was mailed to people with Medicare in September, or visit www.medicare.gov/medicare-and-you/medicare-and-you.html.
- Visit www.medicare.gov/find-a-plan/questions/home.aspx to compare your current coverage with options available in your area and enroll in a new plan if you decide to make a change.
- Call 800-MEDICARE (800-633-4227) to find out more about your coverage options. TTY users may call (877) 486-2048.
- If you have limited income and resources, you may be able to get assistance through Social Security’s “Extra Help” program to pay prescription drug coverage costs. For more information, visit <https://secure.ssa.gov/i1020/start> or call Social Security at (800) 772-1213. TTY users may call (800) 325-0778.
- For more information on where to find local assistance, contact the Virginia Insurance Counseling and Assistance Program at (800) 552-3402 or (804) 662-9333. TTY users

may call 711.

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The Virginia Department for Aging and Rehabilitative Services, in collaboration with community partners, provides and advocates for resources and services to improve the employment, quality of life, security, and independence of older Virginians, Virginians with disabilities, and their families. For more information, visit www.vadars.org.