



News Release

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TIPS TO HELP MEDICARE BENEFICIARIES GET READY FOR OPEN ENROLLMENT

(RICHMOND, Va.) — As Medicare marks its 50th anniversary, it's time for beneficiaries to start thinking about their health care needs and preparing for open enrollment this fall.

Pam Smith, the Virginia Insurance Counseling and Assistance Program state director, has these tips for older Virginians who may wonder what they can do now to get ready for the enrollment period, Oct. 15 – Dec. 7.

“Health needs can potentially change from year to year and so can the coverage and costs of health plans,” Smith said. “It is important to remember that even though your health provider and medications are covered this year, that does not necessarily mean they will be covered next year. Plans can change the list of covered drugs, premiums may increase and providers may leave the network, making this annual evaluation so important.”

Things to consider when evaluating your plan:

- Have your health needs changed and will your plan cover the services you need?
- Are your medications still covered?
- Is your health provider still in the network?
- Are the premiums or out of pocket costs increasing?

Update your list of medications, preferred pharmacies and health care providers, and then consider contacting trained counselors through your local Area Agency 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.

Once enrolled, you will not be able to make changes until next year's enrollment period. Your new insurance will not take effect until Jan. 1, 2016.

“Call your local AAA in advance to schedule an appointment as time slots fill quickly,” Smith said. A complete list of Virginia’s AAAs and contact information is online at www.vda.virginia.gov/aaalist.asp.

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

- Review [“Medicare & You 2016,”](#) a handbook which will be mailed to people with Medicare in September, or visit <http://1.usa.gov/1sCBzIi>.
- Visit www.medicare.gov/find-a-plan 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 at (800) 633-4227 to find out more about your coverage options. TTY users may call (877) 486-2048.
- Those with limited income and resources may be able to get assistance through Social Security’s [“Extra Help”](#) program to pay prescription drug coverage costs. For more information, visit www.socialsecurity.gov/i1020 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 (800) 464-9950 to reach VICAP.

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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.