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## Age Spots - it's That Time Again

OCTOBER 05TH 2016 BY DEE LOFLIN

Age Spots with that Time Again

## It's That Time Again, Medicare Part D Open Enrollment

## by Jackie Dover

Every year I look forward to the major events of the year; Independence Day, Thanksgiving, Christmas and Medicare Part D Open Enrollment. I know that last one is not on everyone's calendar, but it should be.

Medicare Part D Open Enrollment begins October 15 and ends on December 7 every year, with the new drug plans taking effect on January 1 of the following year. The importance of the open enrollment period is that it gives Medicare beneficiaries the opportunity to compare the coverage they have with other available plans to determine if the changes to their plan are ones they find acceptable.

Medicare drug plans change every year and sometimes the changes are shocking. The costs of the plan including the monthly premium and the deductible can go up or even down. The plans can change what medicines they cover, what tier the medicines are on and even the co-pays for each medication.

It is always a good idea to at least look at what is available even if the plan you have was great this year. All beneficiaries will receive an Annual Notice of Change (ANOC) before open enrollment begins. This information will show what the plan you are in will look like for next year. Open enrollment also gives those who opted out of drug coverage an opportunity to get into a drug plan. Open enrollment also allows

beneficiaries to get in or out of Medicare Ardvantage plans.

The process is the same for anyone who needs belt this open entallment. Call our office to schedule an a that can be sent back to pharmacy you prefer to use. This information will allow us to determine which plans will cover your medicine at the best cost.

We also use this time to screen for any of the extra help programs that help pay for the different parts of Medicare. A single person who makes \$21,660 or less per year and a couple who make \$29,140 or less per year could qualify for some extra help.

Please call Aging Matters to schedule an appointment or for more information, 1-800-392-8771 or locally 335-3331.

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