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Medicare Part D Open Enrollment Has Started

OCTOBER 01ST 2014 BY DEE LOFLIN

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Age Spots – by Ruth Dockins

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If you have a Medicare prescription drug plan, now is the time to take a close look at it and decide if you want to keep it or if you want to see if there might be a better one on the market. This year there are 31 stand alone prescription drug plans available and 58 Medicare Advantage plans available. Not all 58 Advantage plans are available in every area but each area will have several plans from which to choose.

Also if you have Medicare but never signed up for a prescription drug plan, now is the time when you can do so. You can choose the plan now and it will start Jan. 1, 2015. Keep in mind that if you did not enroll at your first opportunity you may have to pay a penalty for enrolling late. In some situations this penalty may be waived.

This year the least expensive plan premium is \$15.70 per month and the highest deductible is \$320.00. Not every plan has a deductible.

The cost of the premium for a plan should not be the deciding factor when choosing a plan, because if you get a plan that does not cover the drugs you take it won't do you any good at all. Also most of the time the husband and wife do not

have the same plan because they don't take the same medicine.

We at Aging Matters will be happy to help you make your decision on your drug plan. All we need from you is a list of the drugs you take, the exact name, size and dosage and give us a call at 1-800-392-8771 or locally at 573-335-3331. You can ask for Jackie, Liz, Meagan or Ruth we'll be happy to help.

The Federal Government has a program, called Extra Help, to assist people with the cost of their drug premium, deductible and co-pay for their medicine. We can help you apply for that program. If you, as a single person, have income of \$1459 per month or less and assets of \$13,440, or less, (not counting your house and car) you would be eligible to get some assistance to pay for the cost of your drugs. For a married couple the income can be as high as \$1966 per month and the asset level can be as high as \$26,860. If you think you might fall into this category please contact us and let us help you apply for this program.

A few of you have received a letter from Social Security stating that you no longer qualify for the Extra Help program. This letter asks that you re-apply. Please contact us at the above listed phone number for assistance. The letter has come to you because of some sort of change in your financial situation; it may just mean that you will be eligible in some other way, that's where we come in. We can look everything over and see if there is another way to make you eligible.

Remember you have from now until December 7 to change your drug plan if you want. Give us a call for assistance.

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