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Annual Election Period for Medicare Part D Ends December 7th

NOVEMBER 11TH 2014 BY DEE LOFLIN

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Age Spots by Ruth Dockins

ANNUAL ELECTION PERIOD FOR MEDICARE PART D ENDS DECEMBER 7:

We are nearing the end of the annual election period for Medicare Part D and it is really busy. There are 31 stand alone prescription drug plans from which to choose. It is my belief that everyone should check their present plan against what's available for 2015 because there have definitely been some changes in coverage, deductibles and premium costs. Recently I checked on a plan for someone and found that the plan they had this year had really been a good one for them but by changing plans for next year they will save about \$1000.00 over the year. Now, this doesn't always happen but if they had not bothered to check, they would have been out a lot of money needlessly.

It's not difficult to check your plan by going to www.medicare.gov on the computer. You just put your information in where indicated and the program will show you a list of plans from the cheapest to the most expensive. If you don't have access to a computer you can call our office at 1-800-392-8771 and we can help. The open enrollment is from October 15 through December 7.

Some of you who have Medicare may be in a Prescription Drug Plan or a Medicare Advantage Plan that is marked by Center for Medicare/Medicaid Services (CMS) as a consistently low-performing plan (less than 3 stars.) If that is the case you should have received a notice from CMS urging you to review the plans and consider enrolling in a plan with a higher rating. This change should be made before December 7, however, if you miss that deadline and you are enrolled in a Medicare plan that has had a low rating for three years in a row you would be eligible for a Special Enrollment Period (SEP) to enroll in a plan that has a rating of three or more stars.

This is a one-time SEP and is offered only to people enrolled in a consistently low performing plan. It can only be done by CMS, If you fall into this group you should call 1-800-MEDICARE for further assistance. You cannot enroll directly through the plan or through our office if it is after December 7.

NOT ON MEDICARE YET? You may want to check out the insurance you can get through the Marketplace. We are going into the second year of the Affordable Care Act Insurance plan options. The open enrollment is from November 15 through February 15. New and more affordable plans may be available in your area this year. Look for a letter in the mail from your health plan describing any changes and contact your plan if you have questions.

Your local Community Action Agency will be happy to assist you in choosing a plan for next year. East Missouri Action Agency – 573-431-0103; DAEOC – 1-800-748-8320; South Central Community Action Agency – 573-785-4727.

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