Area Bloggers



Age Spots by Jackie Dover - It's Not Too Early

SEPTEMBER 06TH 2018 BY DEE LOFLIN

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It's Not Too Early

October seems so far away. With the weather so hot and humid I look forward to the cooler days of fall. Fall brings not only cooler weather, beautiful leaf transformations and football, it also brings us Medicare Part D Open Enrollment, October 15-December 7.

Every year those on Medicare get a chance to review their prescription drug coverage, to make sure it is the best fit for the coming year. Medicare drug plans can change every year and sometimes beneficiaries are surprised by the changes. All beneficiaries will receive an Annual Notice of Change (ANOC) from their plans before open enrollment begins, usually in September. The ANOC includes any changes in coverage, costs, or service area that will be effective in January for the plan you are currently on. If you do not receive this notice, contact your plan.

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. Open enrollment gives those who opted out of drug coverage an opportunity to get into a drug plan and allows beneficiaries to get in or out of Medicare Advantage plans.

Med D Open Enrollment is always a fun and busy time for our staff. We gather some basic information such as your zip code, list of medications and the 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 \$18,210 or less per year and a couple who make \$24,690 or less per year could qualify for some extra help.

If you are a daring soul and would like to look up drug plan information on our own, you can go to Medicare.gov, choose the green "Find health & drug plans" option and input your information.

Aging Matters will have Open Enrollment Events throughout our 18 county service area, so if you need assistance, please call us and we will be glad to help, 800-392-8771, option 3.

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