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Age Spots by Jackie Dover - Medicare Open Enrollment Time Again

SEPTEMBER 26TH 2021 BY DEE LOFLIN

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The leaves are starting to change and there is a nip in the air, we all know what that means; Open Enrollment for Medicare Prescription and Advantage plans is upon us. October 15 through December 7 is the official dates and the new plans take effect on January 1, 2022.

Open Enrollment allows those on Medicare who have never enrolled in a Part D plan to enroll in one and get prescription coverage. It also allows Medicare beneficiaries to switch between Original Medicare and Medicare Advantage Plans. Medicare Advantage plans are the ones you see on TV with Joe Namath and Jimmy “JJ” Walker as spokesmen. Advantage Plans also known as Part C plans are managed care plans that cover the Medicare Part A, Part B and Part D under one card. Managed care plans have a network of providers you would need to use to get the best price or in some case any coverage at all. These plans can also offer additional benefits such as vision, dental and hearing. Check with the plan to determine what kind of coverage and cost for these services and to check that the providers you want are in network. The commercials also talk about even more benefits such as in-home meals, transportation and a give back program that returns all or a portion of your Medicare Part B premium. These benefits apply only under special conditions and in certain areas. Please check each plan to make sure you are getting the benefits you want.

Those who choose to have a Medicare Part D plan should look at their options for 2022. Medicare drug plans change every year. 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 look at what is available even if the plan you have has worked well for you. 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.

The Medicare Plan Finder at Medicare.gov is the tool used to look at Medicare Prescription Plans and Medicare Advantage Plans. Prescription medications are entered and the available plans are sorted so the cost for each medicine, the premium amount and the deductible are easy to see. You can also compare the Advantage Plans and see the different benefits they offer. This will allow you to make an educated choice about what coverage you want for next year.

When you are reviewing your coverage for 2022 it is also a great time to check to see if you are eligible for any of the Extra Help programs. For those who meet the income and asset guidelines there could be help to pay the Medicare Part D premiums and assist with co-pays for medicine, there are also programs that can help pay the Medicare Part B premium.

The process is the same for anyone who needs help this open enrollment. Call our office to schedule an appointment or we can send out an open enrollment worksheet that can be sent back to us. We will need 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. Please call if you need help, 800-392-8771, because Aging Matters.

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