

## **Annual Medicare D Open Enrollment Begins October 15th**

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Plans Change. You change. You need to shop and compare Medicare D plans for 2018. Open Enrollment is your chance to review your current plan – including your Original Medicare coverage – compare it with your other options, and make sure you're getting the best available coverage for your health care needs. If you've had any changes in your health, it's particularly important for you to double-check your coverage during Open Enrollment, so you can make sure that any new treatments or drugs are covered by your plan. Those who don't have prescription drug coverage can also enroll in a drug plan during open enrollment.

Each year plans adjust what they cost and what they cover. In 2018, the number of Medicare prescription plans stands at 23. If your plan is still available and you want to stay in it, you don't have to do anything. To choose a new plan, enroll between October 15, and December 7, 2017 to become effective Jan. 1, 2018.

Good News!! In 2018, you will pay only 35% on brand-name drugs and 44% on generics while in the donut hole or coverage gap. This will be a significant savings for those hitting the gap in their prescription drug plan in 2018 and the discounts will continue to grow until 2020. This is a result of the Affordable Care Act (Health Care Reform) Bill of 2010.

All Medicare beneficiaries should have received a packet of information from their 2017 prescription drug plan or Medicare Advantage plan in September. In the packet was information on the premiums and deductibles for the plan for 2018. They should have enclosed a book with the formulary (drugs covered) for the plan. **Be sure to open that packet and read all letters and materials very carefully.** These letters will explain your drug plan options and changes made to premiums or deductibles. Medicare Advantage plans may make changes in premiums and co-pays and coinsurance. **If they tell you that you will be automatically enrolled in a new plan, it is essential that you check to see if all your medications are covered under the new plan.**

Important Medicare Enrollment Dates: October 15—Open Enrollment Begins. Enroll as soon as possible – the sooner the better – to avoid any inconvenience at the pharmacy counter in January. Dec. 7 --Open Enrollment Ends and Jan 1—Coverage Begins.

Did You Know? If you're worried about the costs of your Part D (prescription drug) coverage, you may qualify for Extra Help. Medicare has a program where, if eligible, you pay **no more than** \$3.35 for each generic drug and no more than \$8.35 for each name brand drug. If you are eligible for extra help, the program also helps pay your premiums and other out-of-pocket costs. Call 1-800-772-1213 or visit [www.socialsecurity.gov](http://www.socialsecurity.gov) to find out more about Extra Help. Or ask a local SHICK counselor for assistance with Extra Help.

There are three ways to review and compare plans:

1. Visit [www.medicare.gov](http://www.medicare.gov) and click on "Find Drug and Health Plans"

Compare costs, coverage and more. Get an estimate of your out-of-pocket costs for the year. This is a very user-friendly tool for all to use. Beneficiaries can search drug plans for the best price and coverage include, estimated out-of-pocket costs, pharmacy networks, and Medicare news and updates.

2. We have instructions "How to use the Drug Plan Finder" available upon request from our office. It will be posted on our [www.maraisdescygnnes.ksu.edu](http://www.maraisdescygnnes.ksu.edu) website with other current Medicare forms and information under Hot Topics.

3. Talk with local Medicare experts from the State Health Insurance Assistance Program. **SHICK** = Senior Health Insurance Counseling of Kansas. **Diane Burnett, Family & Consumer Sciences Agent with the**

**K-State Research and Extension Marais des Cygnes District has been a SHICK counselor since 2004** and helps many Medicare beneficiaries and family members compare Medicare D plans during Open Enrollment.

This year we will be scheduling appointments at the Paola and Mound City Extension office locations covering both Linn and Miami counties. Go to our Paola or Mound City office or call 913-294-4306 or go to [www.maraisdescygnnes.ksu.edu](http://www.maraisdescygnnes.ksu.edu) for an **intake form**, fill it out completely, turn it in and you will be called to set up an appointment if needed. Medicare D Intake forms are available at both of the Marais des Cygnes District Extension offices throughout the months of October and November. Beneficiaries will be contacted on a first-come, first-served basis until the end of Open Enrollment. We will help all folks that **submit an intake form by Dec. 1** which allows us time to run your comparison and check your current plan before the December 7 deadline.

**Linn County** - Mound City District office, 115 S. 6th Street - Part D Open Enrollment appointments will be available on **Friday, Nov. 17th from 12:30 - 4:30 pm** and **Tuesday, November 28th from 8:30 am - 4 pm**. Turn in your intake form and we will contact you for an appointment for one of these dates/time.

**Miami County** - Appointments will be scheduled throughout Open Enrollment at the Paola District office, 104 S. Brayman through Dec. 1.

**Other sites:** Appointments are also available at the Osawatomie Senior Center on Thursday, Nov. 9 from 12:30 - 4 pm and at the Louisburg Senior Center on Tuesday, Nov. 21 from 12:30 pm - 4 pm. Betty Miller, SHICK counselor will help folks at the Paola Senior Center. Call these respective locations to make an appointment with the center managers and to complete an intake form.

SHICK Counselors provide free, unbiased, confidential information on Medicare, Medicare Supplement Insurance, Long-Term Care, and other health insurance subjects that concern older Kansans. The goal is to educate and assist the public to make informed decisions on what's best for them. Take the time to see if your plan still works for you. We have some new SHICK counselors helping with Open Enrollment this year at our Extension offices. Let us help you get the most from your dollars spent on prescription medicines.

People with Medicare should also be aware of Medicare fraud and identity theft. To help protect Medicare beneficiaries when speaking with plans and others about their Medicare prescription drug coverage, Medicare urges them to protect their Medicare number as they would their credit card information. People with Medicare should not give their information to anyone who comes to their home (or calls them) uninvited selling Medicare-related products. If you or someone you love is not sure if a provider is approved by Medicare, simply call 1-800-MEDICARE. If you need further information about this topic, please call 913-294-4306 or write to [dburnett@ksu.edu](mailto:dburnett@ksu.edu).