



Connecting Older Adults with Community-based Resources and Options

FOR IMMEDIATE RELEASE

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For more information contact:

Carol Mattar, Public Relations Specialist

Phone: (708)383-0258

Cell: (708)601-3730

Email: carol.mattar@ageoptions.org

People With Medicare Part D Prescription Plans Can Make Changes Earlier This Year – Oct. 15 to Dec. 7

The annual Medicare Part D Open Enrollment period starts and ends earlier this year. It will be from October 15 to December 7.

Open Enrollment is the one time each year when everyone with Medicare can enroll in a Part D prescription drug plan or Medicare Advantage plan for the first time, or switch to a different plan for 2012. Changes will be effective January 1, 2012.

Insurance companies that offer Medicare Part D and Medicare Advantage plans were required to send Annual Notice of Change packets to their members by September 30. These packets explain changes to a plan's benefits, drug list and costs for 2012. Some people were notified that their coverage will change in 2012 or that their plan has been discontinued. Others were told that they will automatically be moved into a different plan offered by the same company. For anyone who is not happy with their new plan, now is the time to make a change.

Georgia Gerdes, health care choices specialist at AgeOptions, the Area Agency on Aging of suburban Cook County, offers this advice for everyone with Part D, whether they are looking at a new plan or staying with the one they have:

- Make sure you received the Annual Notice of Change. If you did not, call your Medicare Part D plan right away and ask them to mail you one.
- Evaluate plans carefully, whether it's your existing plan or a new one you're considering. Look at the plan to be sure it covers the medications you need, and whether you can afford the premiums, deductibles and co-pays.
- Review the list of drugs (also called a formulary) that your plan pays for and make sure it covers your prescription drugs. The Annual Notice of Change packet should include a formulary of drugs your plan will cover next year. Call your plan if you did not receive a formulary with your packet or if your drugs are not listed.

- Plans change and so do individual health care needs. If changes to your existing plan are acceptable, you don't need to do anything. If not, you need to find a plan that better fits your needs.
- Don't wait until the last minute to enroll in a plan. Join as soon as possible to be sure everything is in place by January 1.
- Remember that the deadline for enrolling is earlier this year – December 7.

Assistance and Information

Several sources of information and assistance are available to help people with Medicare determine which plan is best for them.

- Residents of suburban Cook County may call AgeOptions for help in evaluating their current plan or choosing a new one. Phone numbers are: (708)383-0258; (800)699-9043; TTY (708)524-1653.
- Medicare has a Plan Finder at www.medicare.gov that will assist in choosing a plan.
- Local senior centers may also provide assistance.
- The National Council on Aging's My Medicare Matters (www.mymedicarematters.org) helps consumers learn how to review plan choices for 2012 and provides a guide to decision making and worksheets for selecting a plan.
- BenefitsCheckUp (www.benefitscheckup.org) is the National Council on Aging's free online screening service. Go to the site or call AgeOptions for assistance in learning about changes to Medicare Part D and the Low Income Subsidy (Extra Help).

Programs That Help With Medicare Part D Costs

People who have difficulty paying premiums, deductibles and co-pays may qualify for programs that help pay a portion of the costs.

- Illinois Cares Rx covers monthly premiums, deductibles and a portion of the cost of each prescription for people meeting certain income limits.
- The Low Income Subsidy, or Extra Help, is a federal program that has both income and asset limits.
- BenefitsCheckUp helps people with Medicare find out if they qualify for additional benefits that help pay for prescription drugs, as well as health care and other household costs.
- Drug manufacturers offer free or low cost supplies of certain drugs to people who have difficulty paying for them.

- Many retail pharmacies offer a month's supply of some generic drugs for \$4. Check with your local pharmacy to find out if yours are included.

For information about qualifying and applying for these programs, call AgeOptions at (708)383-0258; (800)699-9043; TTY (708)524-1653.

AgeOptions and its network of community agencies are the principal source of information regarding senior services in suburban Cook County, Ill. A nonprofit organization located in Oak Park, AgeOptions has served the older adults of suburban Cook County and their caregivers as an Area Agency on Aging since 1974. For more information, please visit the Agency website at www.ageoptions.org.

AgeOptions connects adults age 60 and over with resources and service options so they can live their lives to the fullest and remain in their homes as long as possible. In 2010 we met the needs of more than 198,500 individuals in 130 communities within 30 townships that have a diverse population of 460,000 older adults. AgeOptions advocates, plans, develops and funds programs and coordinates a network of community-based senior service agencies to ensure an effective and efficient system of service delivery. Support is provided through the Older Americans Act, Illinois General Revenue Funds, local funds and individual contributions.