



# 'Care Share Important Updates

There is a NEW Special Enrollment Period for those who use insulin. If you use insulin and have any issues with your coverage this year you can switch your Medicare Part D plan once during this special enrollment period now through December, 31, 2023.

The Inflation Reduction Act of 2022 signed into law by President Biden on August 16, 2022, includes several provisions to lower prescription drug costs for people with Medicare, while also reducing spending by the federal government.

**Important to you is the provision that caps the monthly cost share for insulin to \$35 for people with Medicare. This means that if you get a 60 or 90 days supply of insulin, your costs can't be more than \$35 for each month's supply of each covered insulin. In addition, you don't have to pay a deductible.**

Due to the timing, this change was not reflected in the Medicare Plan Finder during the Open Enrollment period. Therefore, it is expected that people may have chosen the wrong plan and now have the opportunity to switch into a new plan.

Also, if you pay more than \$35 for a month's supply of a covered insulin product in January and/or February 2023, your plan must reimburse you within 30 calendar days for any amount you paid above the \$35 cap. Contact your plan to find out how to get reimbursed. If

you need help selecting a new plan, contact your local SHIP at 1-800-551-3191 in Montana.

In addition to the insulin coverage changes, there are several more that will roll out, starting with better access to vaccines. **People with Medicare Part D drug coverage now pay nothing out-of-pocket for covered vaccines.**

If your provider recommends that you get a vaccine, in most cases it will be covered by your Part D plan. Part D plans must include most commercially available vaccines on their formularies, including the vaccine for shingles. The only exceptions are flu, pneumonia, hepatitis B, and COVID-19 vaccinations, which are covered by Part B.

You should not owe any cost-sharing, such as copayment, coinsurance, or deductible for your covered vaccines. To avoid billing issues, it is usually best to make sure that your health care provider or pharmacy administering the vaccine will bill your Part D plan. When you get a vaccine at your doctor's office, ask the provider to call your Part D plan first to find out if your provider can bill your Part D plan directly.

Additional provisions include further changes to extra help coverage, lower drug costs during the catastrophic coverage phase, and a cap on yearly Part D out-of-pocket costs, which will all roll out beginning in 2024-2025. Stay tuned for more information as it impacts you.

## Medicare Advantage Open Enrollment Period

From January 1 – March 31 each year, if you're enrolled in a Medicare Advantage Plan, you can switch to a different Medicare Advantage Plan during this time. You may also switch to Original Medicare and join a separate Medicare drug plan; however, you will generally not have guaranteed issue for a Medicare supplement plan.

**If you joined a Medicare Advantage Plan during the Open Enrollment Period from October 15 – December 7, 2022, and find the plan does not meet your expectations or network with your provider, you can switch to a different plan now through March 31.**

This enrollment period only allows you to switch to another plan or drop your plan and return to Original Medicare. If you don't already have a Medicare Advantage Plan you can't sign up for one now.

My Health Care Trackers are fraud-fighting tools that are available for free to beneficiaries through the SMP program. The trackers help beneficiaries prevent, detect, and report suspected Medicare fraud, errors, or abuse.

My Health Care Trackers offer:

- ✓ A place for people to record health care products and services received and take notes about appointments
- ✓ Instructions on how to compare the health care services, tests, and/or medical equipment items documented in the tracker to what was billed on their Medicare statements
  - \*This may reduce the amount the beneficiary owes
  - \*This may detect if medical identities have been stolen
  - \*Finding and reporting inaccuracies when reading Medicare statements protects the Medicare program for generations to come
- ✓ A page about the State Health Insurance Assistance Program (SHIP), including when and how to contact AND MORE!

**To receive your My Health Care Tracker, contact your local MT SMP office at 1-800-551-3191.**



**Medicare is not calling to offer you an arthritis kit.**

*Hang up.*

 **SMP**  
Senior Medicare Patrol  
Preventing Medicare Fraud

 **WWW** SMPRESOURCE.ORG

 **877.808.2468**

SUPPORTED BY GRANT # P04MR00002 FROM ACL

## Scam alert!

If you or someone you know has been called from "Medicare" about receiving an **#arthritis** kit, be sure to report it to the SMP. This is a new **#scam** to steal medical identities from seniors.

**#SeniorMedicarePatrol**

The Senior Medicare Patrol (SMP) helps to educate Medicare beneficiaries about ways to prevent, detect, and combat Medicare fraud. For more information about Medicare fraud, visit the Stop Medicare Fraud website at [www.stopmedicarefraud.org](http://www.stopmedicarefraud.org).