



'Care Share Marketing and You

Prepare yourself. The Medicare Annual Enrollment Period (AEP), followed closely by the Medicare Advantage Open Enrollment Period (MA-OEP), will be here before you know it.

The AEP runs October 15 through December 7 of each year, and is the time when you can join, switch, or drop a Medicare Prescription Drug Plan (PDP) or MA Plan. Your coverage will begin on January 1. The MA-OEP is January 1 through March 31 each year and is the time when if you're enrolled in a MA Plan, you can switch to a different MA plan or switch to original Medicare.

These annual election periods are important. If you have a Medicare PDP and don't look at your current plan, you may find out it changed its formulary and dropped one of your drugs in January. You wouldn't be able to do anything about that until the following year at that point. Both Medicare PDP and MA plans **can** and **do** make changes each year. However, you can only make a change during the AEP or MA-OEP. Failing to look at your plan during those times may mean you end up paying more or missing out on benefits for the following year.

With that said, you don't want to rely on marketing information that may not even be accurate based on where you live. Every fall you probably notice countless Medicare commercials on TV, some even feature famous people. You'll soon realize the

commercials are promoting private insurance companies, not Medicare at all. Though Medicare regulates the MA plans, they are not the government health program themselves.

Remind yourself while reading or listening to information you are exposed to that it is marketing before jumping into something that may not be right for you. Some claim to offer additional benefits such as dental, vision, and hearing coverage, or even money for groceries and home-delivered meals! What they don't tell you is that benefits vary by plan, and plan availability depends on your location. This includes those MA plans offering options for home-delivered meals that even if one is available in your area, you may not qualify personally to receive.

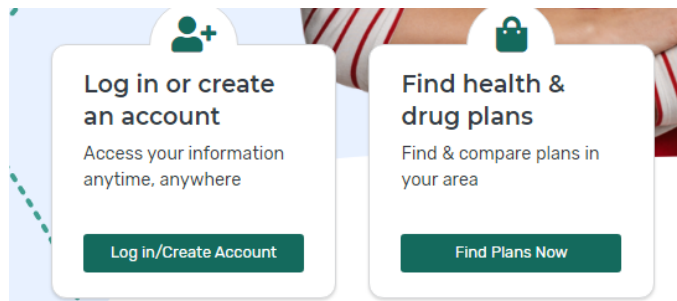
Does this sound confusing yet? There is also information floating around indicating there are plans with no copays. In reality, your plan may require copays for specialists or other services, and for those copays paid by your plan, your providers must be in your plan's network. Also, your medications must be on the formulary of your MAPD for you to receive coverage.

Another claim is that there is no additional cost for your plan or that you will receive a check each month. **No MA plan is free.** Some may come without a monthly premium, (though most do,) but all include other costs. Further, any give-back feature or extra benefit is dependent on your

location. A national commercial is not going to speak to the exact plans available in your area.

Who *can* you trust to navigate the plans? The SHIP program at each Area Agency on Aging and County Council on Aging in Montana can help you understand your options and is but a phone call away at 1-800-551-3191. This is a local Montana phone number that will connect you with your closest office based off your phone number.

Either your local SHIP counselors or local insurance agents will know the plans available in your area. I would caution you from only talking to one plan and instead make sure to look at all your options. You can also view available plans yourself using the Medicare.gov website where the new and improved Medicare Plan Finder makes it easier than ever to compare coverage options.



Once you start looking at the evidence of coverages you will see that MA plans are pay-as-you go, such as: \$45 to see a specialist, \$300 a day for five days of hospitalization, \$0 for in-network preventative care, 35% for out-of-network, and a 20% co-insurance for durable medical equipment like wheelchairs or oxygen.

A survey by the Kaiser Family Foundation found that seven in ten Medicare

beneficiaries didn't compare coverage options. If you're one of the thousands of Medicare beneficiaries who find Medicare confusing and difficult to understand, prepare yourself by calling someone in your area who can help you this year instead of depending on a marketing tool such as a flyer or commercial, or almost worse, doing nothing at all.

Just remember, take the marketing tools for what they are, advertisements to entice you to buy something. Know your options, understand any changes coming your way, and take your time.

In addition to the potential for being misinformed or misguided, sometimes fraud and abuse can also occur. If you think your salesperson or plan committed fraud or abuse, contact your local Senior Medicare Patrol (SMP) in Montana.

SMPs empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse.

You can reach your local SMP and also receive a free personal Health Tracker to help you keep track of your medical appointments and prescription drugs by calling 1-800-551-3191.



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.