

Daily Union Article
Saturday, October 8, 2016
Title: It Medicare Open Enrollment Time!

As of March 2016, there are 487,086 Medicare beneficiaries in Kansas. This includes aged and/or disabled individuals enrolled in Medicare Part A and/or B through Original Medicare or Medicare Advantage and other health plans tied to Medicare. This accounts for 17% of the population of Kansas. Of those Medicare beneficiaries in Kansas, 58% are enrolled in Medicare Part D – the prescription plan piece of the Medicare puzzle.

Medicare Part D open enrollment is just around the corner. This nationwide open enrollment period runs from October 15 thru December 7. If you are a Medicare beneficiary, I encourage you to take a look at the Medicare Part D prescription plans to make sure you have the coverage you need at a cost you can afford. As a SHICK-certified professional, I can assist you with the process.

SHICK stands for Senior Health Insurance Counseling for Kansas. It is a federal program under the direction of the Department of Health and Human Services and the Centers for Medicare and Medicaid Services. Some people with Medicare have problems identifying ways to address their rising health insurance premiums, feel overwhelmed with the paperwork generated as a result of using health insurance, struggle to pay for their prescription medication, or simply don't know where to go to get answers for their Medicare questions. For this reason, Congress created State Health Insurance Assistance Programs (SHIPs.) There is a SHIP in every state as well as in Guam, Puerto Rico, the Virgin Islands, and the District of Columbia. The SHICK

program is the SHIP for Kansas. The service is provided free and focuses on helping individuals make informed decisions about their health care coverage during their retirement years.

The SHICK program is designed to provide two primary services: 1) Provide information and education about Medicare A, B, C & D, Medicare supplement insurance, long-term care insurance, prescription drug assistance, receiving Medicare through managed care plans and other insurance-related topics. 2) Provide one-on-one confidential counseling sessions with trained counselors that focus on specific information or problems related to Medicare and related health insurance concerns.

As a result of the annually renewed certification I receive, I am regularly updated on any changes or new issues related to Medicare and can also help retired (or nearly retired) residents obtain information and options about Medicare parts A, B, C, & D.

This service is provided in collaboration with the North Central Flint Hills Area Agency on Aging. In order to assist beneficiaries during the open enrollment period, I have allowed several days each week on my calendar to schedule individuals for Medicare appointments. If you need to make an appointment to look over your Medicare choices, please call our office at 785-238-4161 at your earliest convenience. Our office professionals, Avery and Christina, will work with you to find a time that works as well as explain the information you will need to provide so that I can best assist you.

How can an appointment help you? If you have ever tried to read through the material that is sent to you when you first qualify, you know how challenging it can be to make

sense of it all. Revisiting the information (see Medicare in Brief inset), looking over your prescription plan, and reviewing the allowances of that plan for the medications you are on can save you hundreds, if not thousands of dollars, each year.

During the 2015 Medicare Part D open enrollment season, I worked with 105 beneficiaries who collectively saved \$47,740.08 as a result of reviewing and often changing their prescription plan. For those clients who made changes (~50) there was an average savings of: \$954.80 per client. I also reviewed clients' eligibility for Extra Help (the federal Part D subsidy program.) Seniors in need of the Extra Help plan is on the rise due to the increase in health care costs and a rise in the cost of living as a whole. In 2015, there were twice as many beneficiaries who applied for Extra Help over the previous year. Although, Extra Help can be applied for any time of the year, the open enrollment period lends itself to reviewing this potential benefit with Medicare beneficiaries.

If you want to review your prescription coverage plan or look at your possible eligibility for Extra Help, call Avery or Christina at the Geary County Extension Office at 238-4161 to make an appointment during open enrollment.

INSET:

Medicare in Brief: Medicare is the federally administered health insurance program that began in 1965 with some significant updates being made through the 2003 Medicare Modernization Act. It is a program that has a shared cost between the

beneficiaries and the federal government. These costs are shared through premiums, deductibles, coinsurance, and payment for non-covered (excluded) services and items. In order to be eligible for Medicare, a person must fall into one of three groups: 1) those who are 65 and older; 2) those who are disabled; or 3) those who have end-stage renal disease (ESRD.) Eligibility is not based on financial need but rather is tied to employment. For example, Medicare Part A's Hospital Insurance benefits are funded by the FDIC withholding tax that comes out of people's wages.

In addition to Medicare Part A which provides hospital insurance, there are 3 additional parts to Medicare. Medicare Part B, officially called the Supplementary Medical Insurance program, is medical insurance that covers such services as doctor visits and outpatient hospital treatment. Medicare Part A and B comprise the original Medicare legislation implemented in 1965 and remains in place today, along with Parts C & D. Medicare Part C, added in 2003, is another term for the Medicare Advantage Program. It is a system for delivering Medicare benefits to beneficiaries who enroll in plans offered by private companies. The most recent Medicare program, added in 2006, is Medicare Part D. It provides prescription drug coverage to Medicare beneficiaries through private insurance companies called plan sponsors. People with Medicare Parts A, B or both, are eligible to join a prescription drug plan through Medicare Part D.