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*RSVP promotes volunteerism, particularly among persons 55 years of age and older, and provides opportunities for them to pursue their interests and use their abilities to help meet the critical needs of Montgomery County.*

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## **Starting the New Year with a New Medicare Prescription Plan?**

RSVP of Montgomery County extends their warmest wishes for a Happy & Healthy New Year!

For 35 years, the volunteer placement agency has been making an immeasurable difference in our communities by utilizing the various skills of volunteers to offer expertise, guidance, encouragement and companionship to countless community members.

One popular program – Apprise – offers state-trained counselors to assist seniors with health insurance choices and options. Articles and information on Medicare changes and options appear regularly in these issues. During 2008, RSVP counseled over 900 individuals and met with another 1500+ at presentations and health fairs with information about their health care options, all at no charge.

Understanding the various options available to you or a loved one through Medicare can be daunting and intimidating. RSVP's Apprise counselors offer informed and unbiased information to help you decide which plan or combination of plans would best suit your needs. As always, a new year brings some changes to the Medicare plan. You will find some of the changes listed here.

Now that the open enrollment period allowing changes in prescription drug plans is behind us, some of you may be using your new Medicare Part D drug plan for the very first time.

When you fill your prescription for the first time using your new drug plan, make sure you bring along the right documentation to the pharmacy. You will need your Medicare card, your photo ID and your plan membership card. If something doesn't look right on your new card, let the pharmacist or plan administrators know.

While you are at the pharmacy, take a moment to check that your information matches what the pharmacist has in the database – is the identification information correct, are the medications you need covered listed and is the billing information accurate?

If you still haven't received the plan membership card, you can bring the acknowledgement letter or confirmation number from the plan administrators.

Many Medicare health and drug plans send beneficiaries claim adjustments to correct for errors in pharmacy billings. These are sent out on a quarterly basis. There may be a bill requiring a beneficiary to pay the claim adjustment. Feel free to contact your plan and confirm that the adjustment was not sent in error before you submit the payment.

There has been a change in the Medicare coverage for oxygen equipment, effective on January 1, 2009. Previously you owned the oxygen equipment after it was rented for 36 months. Under the new law, the Medicare rental payment will end after 36 months but the supplier will continue to own the equipment. The new law requires the supplier to provide the oxygen equipment for two additional years (five years total), as long as oxygen is still medically necessary. The supplier is required to maintain the equipment in good working order until the five year period ends.

The monthly rental payment to the supplier covered not only the equipment but also the additional supplies and accessories such as tubing or a mouth piece, maintenance and repairs. Medicare paid 80% of this cost and you or your co-insurance paid the remaining 20%. If you use an oxygen concentrator or transfilling equipment, for 2009 only, Medicare will pay for routine maintenance and servicing visits every 6 months starting 6 months after the end of the 36-month rental period.

At the end of the five year period, your supplier's obligation ends. You may now select a new supplier or stay with the company you are presently using. Your current supplier will probably let you know when it is time to make this decision. A new 36 month period and the five year supplier obligation start once the old period has ended and the new equipment has been supplied.

If you use oxygen tanks or cylinders that need delivery of gaseous or liquid oxygen, Medicare will continue to pay each month for the delivery of the contents after the 36 month rental period. Information on this change is available through the Centers for Medicare and Medicaid services. Or go to publications on [www.medicare.gov](http://www.medicare.gov).

RSVP volunteers are always available to answer your questions. To help you take on the challenge of obtaining the best medical plan coverage, contact a state-trained RSVP counselor today. Free and confidential private or group sessions are offered regularly in some areas or an appointment can be made by calling (610) 834-1040, ext. 20.