



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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There's Still Time for Medicare Changes

Before you know it, 2011 will be here. And with this coming New Year, the staff and volunteers from RSVP of Montgomery County wish everyone a happy and healthy year.

Medicare's Open Enrollment will not end until December 31st, so you have just under two weeks to make changes to your Medicare health and drug plan choices.

News just arrived that *Today's Options* was placed on sanction and are not permitted to market or sell plans. If you made this choice or were considering this option, at this point you will need to make alternate plans.

The choices you make now will impact your Medicare benefits for some time so it pays to take the time to carefully review your current coverage and see if updates or changes are needed.

During the period January 1 through February 15th beneficiaries will only be permitted to drop back to original Medicare. You will not be permitted to switch to another managed care plan.

When determining whether your current Medicare coverage is adequate, consider your budget and check all of the options. If you have a Medigap Supplement plan, it is advised that you check www.medicare.gov to compare prescription plans by entering your current list of medications and dosage amounts. All listed plans are approved, but each includes their own unique formulary or tier structure for each prescription. The resulting listing will determine the estimated cheapest to the estimated most expensive plan to select from. Consider whether you would prefer to pay the deductible amount before the plan begins or if you wish to have a zero deductible and pay a higher premium monthly.

Throughout the year, RSVP Apprise Medicare counselors staff senior centers, libraries, Aging & Adult Service offices and various venues around the county as well as scheduling individual private or group sessions to educate and inform the public about their available choices to ensure the best possible health coverage. Each person has their own unique set of health issues and counselors always take the time to offer individual guidance based on those circumstances.

This has been another extremely busy year for RSVP counselors but there is still time to schedule a session or attend an already scheduled session to learn about your options. Call (610) 834-1040, ext. 20 to schedule an appointment or visit www.rsvpmc.org for a site listing.

RSVP counselors deserve major recognition for devoting their time and attention to the people in need of program information. We would like to gratefully acknowledge and thank Sue Bailey, Ilene Brouda, Tom Collins, Diana Corson, Charles Dutil, Neil Gendelman, Barry Haring, Kathy Griffin Hilty, Lawanna Hinson, Harry Kahn, Joe Kromdyk, Gregory Lazarev, Zinaida Lazarev, Marian Lewis, Larretta Madill, Diane Moskal, Barbara Pollack, Ed Savitsky, Bob Sykes, Sally Taub and Al Toizer.

RSVP would also like to thank the many counseling sites for the help they provide and the space they make available for counselors to meet with Medicare beneficiaries. This partnership enables counselors to reach out to our county's senior population providing much needed insurance counseling advice.

RSVP Advise Medicare counselors can be reached for a consultation any time of the year. No question is too small or too big. Regularly scheduled meetings are posted on RSVP's website (www.rsvpmc.org) or consumers can call 610-834-1010, ext. 20 to schedule an appointment.