



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

Michele Spencer - Executive Director

350 Sentry Parkway East, Building 640, Suite 100, Blue Bell, PA 19422
Tel: 610-834-1040 Fax: 610- 834-1087 www.rsvpmc.org

November 2010

Good News for Medicare Beneficiaries

The good news is that this year, there are not a large number of dramatic changes to Medicare but even small changes can make a difference in your coverage or your ability to budget the costs.

It is now, during this Open Enrollment period that runs from November 15 to December 31 that you can make changes to your Medicare coverage. During this period, beneficiaries can switch or join a Medicare Part D prescription plan or join, leave or switch a Medicare Advantage Plan. The earlier you make your Medicare changes the sooner your new plan(s) will take affect.

If you're not sure what's available and whether your coverage could be improved, why not attend a free information meeting staffed by state-trained RSVP's Apprise Medicare Counselors.

The information meeting will be held on Monday, November 29 at Aging & Adult Services, 1430 DeKalb Street, Norristown, in the 1st floor classrooms. If you plan to attend, please call (610) 834-1040 ext. 20 to ensure your space. Counselors will be available from 9:30 a.m. to 2:30 p.m. General presentations are scheduled for 9:30 a.m. and 1:00 p.m. followed by a question and answer session. Be sure to bring along a list of your current prescriptions including dosage and frequency so that a prescription plan comparison can be run, if interested. If you have questions about your current plan(s) you should bring along copies.

During this Open Enrollment period, it is advised that Medicare beneficiaries are extra vigilant and careful about fraud. Be cautious about sharing your Medicare identifying information with marketers or salesmen and of course, never let an uninvited or unscheduled marketer into your home.

Tips for getting organized are provided through www.eneews.aginginstride.org. The first tip is to review, review, and review! Review your current plan, the plans offered for 2011 and your current prescription needs. The site advises that you obtain non-biased counseling information, to ensure you are indeed choosing the best coverage for you. Be sure that you check all of the assistance programs that you be may eligible for. As a Medicare beneficiary you have a right to receive the benefits you are entitled to.

Centers for Medicaid and Medicare Service (CMS) now has a 5-star rating system in place to monitor health and drug plans to be sure they meet Medicare's quality standards. These ratings provide an additional tool for Medicare beneficiaries choosing or changing to a different drug or health plan. The star rating system considers the success of the company in providing preventive services and management of chronic disease and keeping consumer complaints to a minimum. The drug plan ratings consider how consumer calls are handled and general beneficiary satisfaction with the plan. The star system will help to distinguish high-performing vs. low-performing plans. This rating system is available to view on www.medicare.gov website.

If you are currently receiving LIS/Extra Help benefits, you should be receiving a letter notifying you of a change in your status. LIS members who have chosen their own plan will be informed if their plan premium will now be above the benchmark (\$34.07) rate and that beginning in 2011; they will have to pay the difference.

If you have received this letter you may want to consider another plan that is still within the benchmark range.

If a beneficiary's plan is being discontinued you will be informed of your new reassignment (unless you choose a plan on your own.) This reassignment notice will also be sent to beneficiaries whose assigned plan's premium is increasing above the benchmark.

Also during this month, Social Security will be sending a letter informing those who no longer appear to be eligible for LIS/Extra Help. **If you want to reapply, you must fill out the paper version of the LIS/Extra Help application (Form SSA-1020.)** The application will be included with your reassignment letter. Applicants who are reapplying will **not** be permitted to use the online application. The online application can only be used if you are newly eligible for LIS/Extra Help coverage.

Individual health coverage plans will be marketing heavily during this period, pointing out all of their best features. They indeed may be good features but they may not suit your needs. Use the plan finder tool in www.medicare.gov to make comparisons and gather additional information. Once you have narrowed your choices down, that's the time to talk to an Apprise counselor.

If you are not able to attend the free session on November 29th in Norristown, counselors are scheduled regularly throughout Montgomery County. Check www.rsvpmc.org/programs/apprise for a listing or call (610) 834-1040, ext. 20 and leave a message. A counselor will return your call and schedule an individual appointment.

Be sure to take advantage of the expanded coverage of preventive benefits in 2011. No longer will beneficiaries have to pay a deductible or the typical 20% coinsurance amount to receive most of the preventive services.