



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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Don't Miss the Medicare Annual Enrollment Period November 15 to December 31, 2010

If you're like many Medicare beneficiaries, your medications may have changed or new ones may have been added over the course of this past year.

Once a year, Medicare holds their Annual Enrollment Period (AEP). This gives Medicare beneficiaries an opportunity to make changes to their current Prescription Part D and/or their Medicare Advantage (managed care) plans. The period of time when changes are allowed is from November 15 to December 31, 2010. During 2011 the period will be expanded from October 15 to December 7, 2011.

If you miss this small window, you will need to wait a whole year and won't be able to make any changes to your coverage until November 2011.

Medicare also has an Annual Disenrollment Period (ADP) which takes place from January 1 through February 15, 2011. During this period, people who currently have a Medicare Advantage plan will only be able to return to original Medicare and join a stand-alone drug plan. In past years, it was possible to switch to another Medicare Advantage Plan, but not this year.

Because this is the time of the year when changes are allowed, it's critical that you use this time leading up to November to carefully review your current health and prescription coverage. Taking a close look at the many options and choices can seem confusing or overwhelming to many.

State-trained Medicare counselors are located throughout Montgomery County to offer clear information and advice to those who may be unsure as to the best choices for their current and anticipated health situation. Meeting with a counselor is free and confidential and a smart choice for many.

RSVP Medicare counselors can meet with an individual or group at various locations. Those interested can call (610) 834-1040, ext. 20 to schedule an appointment (this is a message line only.)

Counselors are available at local Senior Centers and Aging and Adult Service offices. Informational presentations and enrollment events are scheduled throughout the county.

In the immediate future sessions are scheduled on November 11, at 1:30 p.m. at the Peak Center in Lansdale; November 17 at 10:00 a.m. at the Norristown Senior Center and November 18 at 2:00 p.m. at Aging & Adult Services in Norristown. Please call (610) 834-1040, ext. 20 to make your appointment. For an extensive listing of county-wide meetings, visit www.rsvpmc.org.

To prepare for a session with a counselor or to inform you about what's changing, you should read through your mail and consider the information that has been mailed to you from your insurer or drug plan provider. This will let you know about any changes in pricing, coverage, network of providers, cost sharing and extra benefits.

A number of the stand-alone drug plans have dropped from the market so be sure that your plan is going to continue to offer service. The premium prices for drug and health plans listed so far are not dramatically different from last year, but there are changes.

The deductible for some prescription plans will remain \$310. Remember that not all plans have a deductible.

The *donut hole* coverage changes this year with a 50% discount on brand name drugs (plus a nominal pharmacy dispensing fee) during the donut hole coverage gap. Generic drugs will be 93% of the cost for the consumer.

Out-of-pocket expenses during the coverage gap (donut hole) must reach \$3,607.50 before the catastrophic benefit period begins.

It's always important to have a current listing of your prescriptions, dosage and number of pills needed monthly. Also, prepare a general list of the number of doctor visits you usually need in a year's time and the number of routine tests that are typically ordered.

Using this information, you will be able to review your current coverage with an RSVP counselor. Their knowledge of available plans and what coverage they offer will help you eliminate the guess work.

Counselors can help search for specific prescription plans online that meet prescription and medical needs. They can help check your qualifications for low income assistance programs. Counselors are not allowed to recommend certain programs but they can give or help you find the answers to questions you have about Medicare and your coverage. Remember that online tools are available by visiting www.medicare.gov to review your options for 2011.