



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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Medicare's Open Enrollment Begins November 15th.

Medicare's Open Enrollment period will begin on November 15th and end on December 31st, which will be here before you know it. This is the time of the year to carefully reevaluate your health and prescription coverage plans and if necessary, make changes. It is the only time of the year that you can make changes to your plan(s) unless you fall into a special enrollment period.

The official information updates (which include changes in pricing and possible changes in coverage) will be made public in early October. You should be receiving information in the mail and should be able to read about updates in the newspaper as well as on TV.

Most of us receive so much junk mail, it becomes instinct to just toss unopened mail from unknown recipients in the trash. Take a moment to read information sent from your current plan administrator (even if you are not planning any changes,) it may include updates and relevant information.

RSVP of Montgomery County's state-trained Medicare Apprise counselors are scheduling sessions throughout the county to help beneficiaries determine what their best health care coverage options are. All plans can change prices and options and it's important to be sure that your current or even anticipated health care needs are covered.

Counselors recommend that you make a list of all your medications, dosage amounts and frequency of dosage as well as the number of pills needed per month in order for you to compare the options that are available for prescription coverage. The Medicare website: www.medicare.gov, has a drug comparison tool that you can use to look at costs. If you are not comfortable using a computer, Apprise counselors are trained to help you look at all your options.

In the past, you were permitted to make changes to your managed care plan during the period of January through March. This year, the only change you will be permitted is to switch back to original Medicare.

If your current managed care plan includes prescription coverage, you shouldn't chose a stand alone drug plan outside of your managed care plan, unless you qualify for Pace/Pacenet or the LIS/Extra Help prescription plans.

Prepare for the upcoming annual enrollment period by looking closely at your present plan, your present needs and any changes in your plan. Creating your prescription list, as recommended above, will be important as you made your final decisions on coverage.

If you find that you need skilled nursing care (SNF) following a hospital stay, Medicare will provide payment. Up to 100 days of coverage is available with full coverage for the first 20 days.

Skilled nursing care is covered, provided the patient received full inpatient service at a hospital for at least three days and is admitted to the SNF within 30 days of hospital discharge. Your physician will need to certify SNF care is needed and it must be a Medicare certified facility.

There is a difference between a skilled nursing facility vs being in a nursing home. In a SNF, the patient must receive skilled nursing or rehabilitation services (or both) on a daily basis. The rehab services must be provided by or under the supervision of professional or technical personnel, who might include an RN, PT, OT, SP, Audiologist and PRN.

An example of skilled nursing might include the need to change a sterile wound dressing. If this service can be provided by a non-professional, it is not considered skilled nursing care.

Medicare will not pay for custodial care which is performed by non-skilled personnel and may include helping with everyday activities like bathing, dressing and using the bathroom.

There is often confusion about what comprises skilled vs non-skilled care. Keep in mind, skilled nursing care must be prescribed by the physician.

Navigating through Medicare options can be very intimidating. It's important to make the right decisions as it affects your health care coverage. RSVP has been providing the community with state-trained Apprise Medicare counselors for more than a decade. Sessions are free and completely confidential. 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 (this is a message only phone) someone will get back to you.