

State-trained counselors can help navigate Medicare open enrollment

<https://www.pottsmmerc.com/2023/11/01/state-trained-counselors-can-help-navigate-medicare-open-enrollment/>



PA MEDI provides free Medicare counseling to a client at RSVP's office. (Courtesy of RSVP)

Medicare's annual Open Enrollment Period is a crucial time of year for Medicare beneficiaries to assess and adjust, if necessary, their healthcare coverage. This annual period, running from Oct. 15 to Dec. 7, can be confusing and difficult to determine the best plan for your individual needs.

If you need help understanding your options, RSVP's state-trained PA MEDI, Pennsylvania Medicare Education and Decision Insight, counselors offer free sessions to help beneficiaries compare new plan costs to make informed choices about their best healthcare options. PA MEDI counseling sessions are available in person or over the phone for your convenience.

Call RSVP's PA MEDI Hotline R 610-834-1040, ext. 120

Does your present coverage work for next year? If there have been any changes in your life, like a new health issue or need for a different medication, you may need to adjust your coverage. This is the time to compare your options.

"Many seniors feel overwhelmed with the information presented to them," said Douglas Keene, RSVP's PA MEDI coordinator. "Finding the plan that works best for an individual is not a simple task. Through PA MEDI, we offer free counseling either in-person or over the phone. Translation services are available upon request."

During this time, beneficiaries can join, switch, or drop Medicare Advantage or Prescription Drug coverage. Changes will be available with new coverage starting on Jan. 1, 2024.

PA MEDI counselors can also help determine if you may be eligible for any of Pennsylvania's Medicare cost-saving programs like PACE, Extra Help and the Medicare Savings Programs. Counselors will not recommend policies, companies or insurance agents but will provide free, confidential, and unbiased personalized assistance.

Tom Wand, a PA MEDI counselor with RSVP Volunteers, has impacted the lives of many seniors.

"It is so important that seniors have a free option to navigate the complexities of Medicare," Wand said. "They need this coverage but are usually unsure of where to start. Even if they talk with friends or family with a Medicare plan, they need to look at their own needs to select the best plan for them."

Be aware of Medicare scams

The annual Open Enrollment Period puts Medicare in the spotlight, making beneficiaries a target for scammers. Take precautions to avoid becoming a victim of Medicare fraud or identity theft. Here are a few tips to help:

- Never give your Medicare number or other personal information to an unexpected caller or someone who makes an unsolicited request for it.
- Be suspicious of anyone who calls and claims to be able to help you sign up for coverage but needs to confirm your Medicare number.
- The Center for Medicare and Medicaid Services will never call and ask for Medicare numbers.
- Ignore calls saying that you must join a prescription drug plan, or you will lose your Medicare coverage.

Montgomery County residents can contact PA MEDI at 610-834-1040, ext. 120, or visit <https://www.rsvpmc.org/medicare-help>. RSVP volunteer counselors provide year-round services at events, through phone consultations, and scheduled appointments. A list of public sessions can be viewed at <https://www.rsvpmc.org/upcoming-medicare-events>.

Resources

In Montgomery County, PA MEDI counselors offer free advice through RSVP at 610-834-1040, ext. 120. In Delaware County, counselors are available through Senior Community Services at 484-494-3769. And in Chester County, they are available through the Department of Aging at 610-344-5004.

Pennsylvania Medicare Education and Decision Insight, PA MEDI, based in local Area Agencies on Aging (AAAs), is the known and trusted resource available to answer

Medicare questions and help older adults compare Medigap, Medicare Advantage and Prescription Drug Plans.

A great resource to explore is www.Medicare.gov. Here, you can create or view your own account, store medical records, check or compare drug costs, find out which procedures are covered, find and research medical providers in your area and much more. Medicare can also be reached by calling 1-800-Medicare.