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Enrollment in Medicare important this year

Medicare beneficiaries can change Medicare drug or health care plans during the annual enrollment period each year, November 15 until December 31. It is always important that Medicare recipients review their prescription and health care plans each year. However, an article at Elder Law Answers (www.elderlawanswers.com) highlights why it is especially important this year because of changes as a result of the new health care law, as well as typical changes in many Medicare prescription drug plans.

The health care reform law affects seniors and other Medicare beneficiaries in a number of ways. For instance, under the new law, Medicare will pay 100 percent of preventative care, such as annual wellness exams. If you are in a Medicare Advantage plan (private managed care plans that compete with traditional Medicare) primarily for this preventative care coverage, you might want to re-evaluate whether your Medicare Advantage plan is the best choice for you. Another reason to assess whether an Advantage plan is still meeting your needs is that extra benefits, such as dental and vision, may be eliminated from your plan since subsidies to Medicare Advantage plans are being reduced. Check if the benefits you are expecting to be available are still part of your plan in 2011. Medicare Advantage plans can also change their benefit package, as well as the provider network. A yearly evaluation is critical.

Even if your health care plan did not change, it is very important to review the Medicare prescription drug plan from year to year. These plans can and do change their premiums, deductibles, and list of drugs covered, as well as other aspects of the plan. *If you take no action, you will stay in your current plan.* Medicare prescription drug plan beneficiaries should take into account the changes related to the "doughnut hole." The lack of coverage for drug costs for the gap between out-of-pocket expenditures for covered drugs between \$2,830 and \$4,550 is a huge problem for many recipients of Medicare. In 2011, when a beneficiary reaches the "doughnut hole," he or she will receive a 50 percent discount on brand-name drugs, and a 7 percent discount on generic drugs. Since Medicare will continue to count the full retail price of medications in computing the coverage gap, Medicare beneficiaries will pay less to get through the coverage gap. By the year 2020, the "doughnut hole" will be closed.

In previous years, another open enrollment period occurred starting on January 1 through March 31. However, in 2011, this period is shortened to January 1 to February 15, and the only change that is permitted is switching from a Medicare Advantage plan to traditional Medicare. Therefore it is even more vital that you take advantage of the November to December open enrollment period if you are thinking of making any changes.

In order to evaluate plans, go to <http://www.medicare.gov/find-a-plan/questions/home.aspx>. Another way to assess your individual needs is to consult with an APPRISE counselor, a trained volunteer who helps seniors with Medicare questions. Call your local Department of Aging to learn how to meet with an APPRISE counselor.