

Medicare: Stronger Than Ever Medicare Open Enrollment is October 15 - December 7

Medicare is stronger than ever with more benefits, better choices, and lower costs to beneficiaries. Expanded Medicare benefits under the health care law (the Affordable Care Act) continue to be available –including certain free preventive benefits, cancer screenings and an annual wellness visit. Whether your patients choose Original Medicare or a Medicare Advantage plan – beneficiaries should take advantage of Open Enrollment to review cost, coverage, or both.

- More Benefits: Certain preventive benefits including cancer screenings are available with no cost to patients when furnished by qualified and participating health care professionals. The annual wellness visit allows people to sit down and discuss with their doctor their health care needs and the best ways to stay healthy.
- **Better Choices:** Medicare will notify beneficiaries about plan performance and use its online Plan Finder to encourage enrollment in quality plans.
- Lower Costs: Average premiums for 2013 prescription drug coverage and Medicare health plans will remain stable People who are in the "donut hole" in Medicare's prescription drug benefit will enjoy approximately 53 percent discounts on covered brand name drugs and increased savings on generic drugs.

Your patients' health needs change from year to year. And, their health plan may change the benefits and costs each year too. That's why it's important for everyone to evaluate their Medicare choices regularly. Open Enrollment is the one time of year when ALL people with Medicare can see what new benefits Medicare has to offer and make changes to their coverage.

It's worth it to take the time to review and compare, but your patients do not have to do it alone. Medicare is available to help. Your patients can:

- Visit <u>www.medicare.gov/find-a-plan</u> to compare current coverage with all of the options that are available in their area, and enroll in a new plan if they decide to make a change.
- Call 1-800-MEDICARE (1-800-633-4227) 24-hours a day/7 days a week to find out more about their coverage options. TTY users should call 1-877-486-2048.
- Review the *Medicare & You 2013* handbook. It is mailed to people with Medicare in September.
- Get one-on-one help from their State Health Insurance Assistance Program (SHIP). They can visit <u>www.medicare.gov/contacts</u> or call 1-800-MEDICARE to get the phone number.

If they have limited income and resources, they may be able to get Extra Help paying for their prescription drug coverage costs. For more information, they can visit <u>www.socialsecurity.gov/i1020</u> or call Social Security at 1-800-772-1213.