



FOR IMMEDIATE RELEASE Sept. 27, 2016

For more information, contact A.J. Hostetler, Communications Director <u>aj.hostetler@dars.virginia.gov</u> 804-662-7372

TIPS TO HELP MEDICARE BENEFICIARIES GET READY FOR OPEN ENROLLMENT

(**RICHMOND, Va.**) —Medicare beneficiaries preparing for open enrollment next month may want to consider their current health needs and the many preventive services covered by Medicare.

Pam Smith, the Virginia Insurance Counseling and Assistance Program state director, has these tips for older Virginians looking to prepare for the enrollment period, Oct. 15 - Dec. 7. Your new insurance will not take effect until Jan. 1, 2017.

"Just as your health needs can change, so can the coverage and costs of health plans," Smith said. "Your health care provider and medications may be covered this year, but that does not necessarily mean they will be covered next year when your enrollment takes effect. Plans can change the list of covered drugs, premiums may increase and providers may leave networks, making this annual evaluation critical."

Things to consider when evaluating your plan:

- Have your health needs changed?
- Will your plan cover the services you need?
- Are your medications still covered?
- Is your health provider still in network?
- Are premiums or out of pocket costs increasing?

Update your list of medications, preferred pharmacies and health care providers, and then consider contacting trained counselors through your local Area Agency on Aging for free, confidential assistance in making the best decision for this enrollment period. These counselors can also help you determine if you are eligible for low-income subsidies which may help pay some premiums and prescription costs.

Call your local AAA in advance to schedule an appointment as time slots fill quickly. A complete list of Virginia's AAAs and their contact information is online at www.vda.virginia.gov/aaalist.asp.

Medicare's benefits include a number of preventive and screening services designed to detect health problems early when they're easier to treat. Among them are diabetes screening, flu shots, prostate cancer screenings and the one-time "Welcome to Medicare" preventive visit to your health care professional.

Other sources of information to consult during the enrollment period include:

- Review <u>"Medicare & You 2017,"</u> a handbook that is mailed to people with Medicare, or visit <u>http://1.usa.gov/1sCBzIi</u>.
- Visit <u>https://www.medicare.gov/find-a-plan/questions/home.aspx</u> to compare your current coverage with options available in your area and enroll in a new plan if you decide to make a change.
- Call 800-MEDICARE at (800) 633-4227 to find out more about your coverage options. TTY users may call (877) 486-2048.
- Those with limited income and resources may be able to get assistance through Social Security's <u>"Extra Help"</u> program to pay prescription drug coverage costs. For more information, visit <u>www.socialsecurity.gov/i1020</u> or call Social Security at (800) 772-1213. TTY users may call (800) 325-0778.
- For more information on where to find local assistance, contact the Virginia Insurance Counseling and Assistance Program at (800) 552-3402 or (804) 662-9333. TTY users may call (800) 464-9950 to reach VICAP.

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The Virginia Department for Aging and Rehabilitative Services, in collaboration with community partners, provides and advocates for resources and services to improve the employment, quality of life, security, and independence of older Virginians, Virginians with disabilities, and their families. For more information, visit www.vadars.org.