



TRI-VALLEY Help-line

November 2012

Tri-Valley receives many questions from area seniors, younger people with disabilities and caregivers and has created this monthly Help-line column to provide some assistance. We are also available five days a week to answer individual questions in person or on the phone. Our website is also available.

Medicare Open Enrollment Tips

Q: Any tips for Medicare Drug Plan Open Enrollment?

A: The Medicare Drug plan ‘open enrollment’ began October 15th and ends on December 7th.

Here are some tips about choosing a drug plan:

1. **What should I look for in a plan?** Most people pick a plan based on what drugs they use, what pharmacy they want to use, how much the plan costs, and whether they want a plan that covers just drugs only (a Medicare Prescription Drug Plan) or a Medicare Advantage Prescription Drug plan, which covers medical benefits AND prescription drugs.
2. **Am I eligible for Medicare Drug Coverage?** If you’re eligible for Medicare Part A or Part B, you are eligible for the Part D drug benefit. You can’t be denied because of a pre-existing condition. You can start a Medicare drug plan during the three months before your birthday, and up to three months after your birthday. If you are eligible for Medicare Part D, but don’t join, you may have to pay a penalty for joining late. If you have other drug coverage now, you may avoid the penalty.

If you’re turning 65 and are eligible for Medicare and Medicaid, you will be signed up for a prescription drug plan automatically. Medicare will pick a plan for you--but you may want to choose your own plan. If you are in a Medicare Advantage Plan, call the plan to see if you can add Medicare Drug Coverage. If you are part of an employer or union drug plan, ask if your coverage will continue, or if they think you should join a Medicare drug plan. If you have a “medigap” or Medicare supplemental insurance plan, you may still need to join a Medicare drug plan, because

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many medigap plans don't cover drugs.

3: What will the Medicare Prescription Drug Coverage cost me? You will have to pay a monthly premium, a yearly deductible (if any), and a copayment for each prescription. If you make less than \$17,044 (\$22,944) for a couple, you should apply for "Extra Help" to lower your premiums, deductibles and copays.

Your overall annual cost includes your premiums, deductibles, and copayments for each prescription, and any drug costs you pay during the coverage gap, known as the "donut hole." If your total drug costs (what you AND your plan pay for covered drugs) are greater than \$2,970 in 2013, you will probably hit the donut hole.

Once in the donut hole, you will pay a discounted percentage of your brand or generic drug costs. If out-of-pocket costs reach \$4,750, or your total drug costs hit \$6,733.75, you reach the catastrophic benefit period, and your plan will pay for most of your drug costs.

4: Which drugs will my plan cover? Each Medicare Drug Plan has a "formulary," a list of brand and generic drugs it covers, how much you will pay for each drug, and if there are any limits on getting a drug. Pick a plan that has all or most of your drugs on the formulary.

5. How do I find the right plan? In Massachusetts, you can get free help selecting the best Medicare Drug plan from a SHINE counselor. Just call 1-800-AGE INFO, and press "3." You can also call Medicare. 1-800-MEDICARE 24 hours a day, seven days a week.

Tri-Valley continues to be ready to assist you with other questions through its free information & referral HELP-LINE at (508) 949-6640 or 1-800-286-6640. You may also access Tri-Valley by E-mail: info@tves.org or visit the agency's website at: www.trivalleyinc.org To connect with services for elders and their families anywhere in Massachusetts call 1-800-AGE-INFO.

Tri-Valley, Inc. is a private non-profit agency providing in-home and community based services in 25 Southern Worcester County towns. The agency receives funding from the Commonwealth of Massachusetts through the Executive Office of Elder Affairs and Federal financial support under the Older Americans Act furnished by the Central Massachusetts Agency on Aging and the Massachusetts Executive Office of Elder Affairs. Funds are also received from other public and private sources. All donations are welcome and memorials may be established. Marilyn L. Travinski is the executive director.

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