

Sense

Medicare Options: It's That Time of Year



By Joy McGee-Cory

Now is the time when Medicare recipients can make one additional change to your health care coverage. Benefit and premium information became

available Oct. 1 for all 2010 Medicare plans. Regardless of which Medicare plan you have you can make one switch between Jan. 1 and Mar. 31 during the designated Medicare Open Enrollment Period.

If you're satisfied with your existing Medicare coverage and the plan's proposed changes for 2010, do nothing and you'll automatically re-enroll.

When selecting the best Medicare plan(s) for you, follow these steps:

Step One: Review your medical spending for the current and the previous year.

This includes premiums for Medicare Parts A & B (hospital and physician), Medicare Part C (Medicare HMOs and PPOs), Medicare Part D (prescription drugs), and MediGap/Medicare Supplement plans, as well as the amounts you have paid for deductibles, co-pays and co-insurance.

Step Two: Identify future health care needs.

Are there special procedures that you expect next year? Which health care providers and facilities are important to you?

Step Three: Find the Medicare plans available in your area at Medicare's website, www.medicare.gov. The Medicare Options Compare web page allows you to see a summary of all plans in your region. This site also provides estimated annual costs, premiums as well as what the plans cover, among other information. Personalized counseling about plans is also available at 1-800-MEDICARE (1-800-633-4227)/TTY 1-877-486-2048.

Step Four: Explore your options. Many Medicare plans have on-line medical calculators and prescription drug calculators, as well as the ability to check if a physician or hospital/facility/service are within in the plan's network. The calculator estimates your deductibles, co-pays and coinsurance based on the plans you have selected, along with the premiums. To use the prescription drug calculator, you need the names of your prescription drugs, dosages, forms: (liquid, tablets, etc.), and refill frequency.

Step Five: Choose the plan that is best for you. Use the time between now and Mar. 31 to get a full understanding of your Medicare coverage options. In special circumstances, Medicare may allow you to switch to another plan if, for example, you permanently move out of your plan's service area; you qualify for



extra help paying for prescription drugs; the plan stops offering prescription drug coverage; or you enter, live in, or leave a nursing home. To ensure that your transition to your new plan is as smooth as possible, you are encouraged to enroll by early March.

As you compare health care coverage, keep in mind:

- Out of pocket expenses as well as premiums for all services including prescription drugs.
- Whether you will have access to the

physicians, hospitals and other health care providers/facilities that are important to you.

- Medicare's quality rating of the plan.
- Special, additional services offered by health plans for Medicare members such as vision plans and dental coverage.

Joy McGee-Cory is a managing consultant for Advanced Plan for Health, which advises health systems, managed care organizations, and physician groups on managed care operations, provider compensation and contracting, regulatory compliance and accreditation issues.

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