

Making Sense Of Medicare Enrollment

The Medicare Open Enrollment period runs October through December each year. Across the country, individuals with Medicare are bombarded with paperwork, sales pitches and reminders — leaving many wondering where to start.

The National Council on Aging (NCOA) offers a handy checklist, e-mail reminders, and more to help people with Medicare evaluate whether their coverage is still meeting their needs.

“There are always questions about how and when to start reviewing options during Medicare Open Enrollment,” said Leslie Fried, senior director of the NCOA Center for Benefits Access. “This year, we’re trying to make that process a little easier with a step-by-step checklist. Our Medicare education website, My Medicare Matters, also is providing helpful information through several blog posts and e-mail reminders that are timed to walk people through the process.”

NCOA’s Medicare Open Enrollment Checklist has 5 clear steps:

STEP Watch Your Mailbox

1 Prior to Open Enrollment, beneficiaries should have received their Annual Notice of Change (ANOC)/Evidence of Coverage (EOC). They also should have a Medicare & You handbook. If you put them aside, now is a good time to read them to see how your coverage may be changing this year.

STEP Gather Personal Information

2 To evaluate whether this year’s plan coverage is still appropriate, beneficiaries should gather their ANOC letter, a list of their prescriptions, a list of their providers, and an estimate of what they spent last year on healthcare services, fees, and co-pays.

STEP Go Shopping

3 Now it’s time to shop. First, decide the kind of Medicare coverage that is right for

you — then find the right policy. In most states, there are at least 25 Medicare Part D plans to choose from, and in some states as many as 40 Medicare Advantage plans are available.

STEP Seek Expert Advice

4 Beneficiaries don’t have to evaluate their options on their own. A free and confidential Medicare assessment can evaluate your plan needs and is available through NCOA. Then visit the Medicare Plan Finder at www.medicare.gov to compare policies.

For free personalized assistance, contact your State Health Insurance Assistance Program (SHIP) at www.shiptacenter.org. Make an appointment early because availability can fill up quickly, and your time is limited to conduct your research and make your decision.

About NCOA

The National Council on Aging (NCOA) is a national agency that helps people aged 60 and over meet the challenges of aging. Our mission is to improve the lives of millions of older adults, especially those who are struggling. Through innovative community programs and services, online help and advocacy, NCOA is partnering with nonprofit organizations, government and business to improve the health and economic security of 10 million older adults by 2020. Learn more at www.ncoa.org and @NCOAging.

STEP Look Ahead

5 After Open Enrollment ends in December, it’s time to look ahead. It’s important to understand when new coverages take effect (even if you don’t change policies, you are likely to see policy changes starting Jan. 1) and to watch for another round of paperwork — this time about next year’s coverage.

“Choosing the right Medicare coverage can be difficult, and it doesn’t pay to wait until the last minute,” said Fried. “It’s important to review your coverage every Open Enrollment period to make sure your current plan still works for you. We’re hoping that with our checklist, you won’t feel alone in the process.”

Individuals with Medicare can sign up for My Medicare Matters reminder e-mails and can read NCOA’s Complete Guide to Medicare Open Enrollment at www.mymedicarematters.org