

Dates to Remember For 2014 Medicare Coverage

October 2 2013 10:52 AM

Each year, you have a chance to make changes to your Medicare Advantage (Part C) or Medicare prescription drug coverage for the following year. This annual enrollment period is called Open Enrollment and takes place from Oct. 15 through Dec. 7. The changes that you make during this enrollment period will take effect on Jan. 1, 2014. If you decide to stay with your current plan there is no further action required to renew it.

Medicare Advantage Plans Changes

During this period you may join a Medicare Advantage plan with or without prescription drug coverage, if you have original Medicare. You may also cancel your current advantage plan and return to original Medicare.

If you already have Medicare Advantage, you may switch to another advantage plan with or without drug coverage.

Prescription Drug Plan Changes

If you have original Medicare and no drug coverage, you may add a prescription drug plan.

If you already have Medicare drug coverage, you may switch to a different plan or drop your current coverage.

5 Star Special Enrollment Period for Medicare Advantage Plans

There is a special enrollment period for 5 star advantage plans. You may join or switch between 5-Star rated advantage plans at any time during the year, ONCE per year. 5 Star Plans are marked with a golden star in the Medicare.gov Plan Finder.

Dis-Enrollment Period for Medicare Advantage Plans

During the Annual Dis-Enrollment period, you may elect to dis-enroll from your current Medicare Advantage plan and return to original Medicare. You also have the chance to join a Medicare Prescription Drug Plan during this time, after you cancel your advantage plan.

The 2014 Medicare Dis-Enrollment period is from Jan. 1 through Feb. 14. Changes to your coverage will take effect the first day of the month after the plan received your enrollment form.

The Senior Health Insurance Program (SHIP) is a free, confidential service available to any senior or person with disabilities with questions or problems on Medicare or health insurance. SHIP is provided through the Illinois Department of Aging, and sponsored by Alton Memorial Hospital and OASIS, a national non-profit organization that promotes successful aging through lifelong learning, health programs and volunteer engagement. For more on OASIS visit www.oasisnet.org. To schedule a one-on-one appointment with one of our SHIP certified counselors, call 1-800-392-0936.

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