



Learn what changes are anticipated for Medicare in 2015

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ALTON, IL -- Learn what changes are anticipated for Medicare in 2015 during a program Friday, Sept. 19, at Alton Memorial Hospital. The free presentation will be from 10 to 11:30 a.m. in the AMH cafeteria meeting rooms. Call 800-392-0936 to register.

Shirley Wheatley, a certified Senior Health Insurance Program counselor, will provide a synopsis of the Illinois SHIP insurance counseling program, how to access its services, plus information on Medicare Part D (Prescription Drug Coverage).

Open enrollment for Medicare is right around the corner, starting Oct. 15 and continuing through Dec. 7.

The changes that you make during this enrollment period will take effect on Jan. 1, 2015. Medicare is a federal program that provides health insurance for those 65 years old and older, and some people under 65 with certain disabilities. It is the largest health insurance program in the U.S.

What you can do during this enrollment period:

- Change from Original Medicare (Parts A and B) to a Medicare Advantage Plan (Parts C and D).
- Change from a Medicare Advantage Plan back to Original Medicare.
- Switch from one Medicare Advantage Plan to another Medicare Advantage Plan.
- Switch from a Medicare Advantage Plan that doesn't offer drug coverage to a Medicare Advantage Plan that offers drug coverage.
- Switch from a Medicare Advantage Plan that offers drug coverage to a Medicare Advantage Plan that doesn't offer drug coverage.
- Join a Medicare Prescription Drug Plan.

- Switch from one Medicare Prescription Drug Plan to another Medicare Prescription Drug Plan.
- Drop your Medicare prescription drug coverage completely.

To help you sort out which Medicare Advantage plans might save you money while giving you the best benefits, the Medicare Rights Center has developed a list of questions you should ask before enrolling in a plan.

1. Will I be able to use my doctors? Are they in the plan's network and are they taking new patients who have this plan?
2. Which specialists, hospitals, home health agencies and skilled nursing facilities are in the plan's network?
3. How much is my monthly premium?
4. How much will it cost to see my primary care physician? A specialist?
5. Are my prescription drugs on the plan's formulary (list of covered drugs)?
6. Does the plan require that I get "prior authorization" before my prescription will be covered, or impose other restrictions (like limiting the quantity or requiring that I try a cheaper medication before it will cover a more expensive one)?
7. How much will I have to pay out of pocket before coverage starts (what is the deductible)?
8. How much will I pay for brand-name drugs? How much for generic drugs?
9. What service area does the plan cover?
10. What kind of coverage do I get if I travel outside of the service area?

Alton Memorial Hospital and OASIS sponsor SHIP through the Illinois Department of Aging. This free and confidential service is available to any senior or person with disabilities who has questions or problems with Medicare or health insurance. Call 800-392-0936 to schedule a one-on-one appointment with a SHIP certified counselor.