

# **Senior Services Plus Projected to Save Medicare Beneficiaries over Sixty Thousand Dollars**

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The S.H.I.P. (Senior Health Insurance Program) counselors, Kelly Chapman and Michelle Rowe, at Senior Services Plus have been very busy this annual enrollment period. They have been meeting with Medicare beneficiaries and their family members regarding prescription drug insurance coverage options.

For those of you who are not familiar with Medicare or with S.H.I.P., Medicare's annual enrollment period lasts from October 15th through December 7th and it is the only time of year when Medicare beneficiaries can make changes to their coverage. S.H.I.P. is a free Medicare counseling services provided by the Illinois Department on Aging. During the annual enrollment period, our S.H.I.P. Counselors at Senior Services Plus meet with Medicare beneficiaries to review their coverage and determine which drug plan or health plan would be the best plan for them in 2015.

During this period, we meet many beneficiaries who have never made changes to their coverage. Some beneficiaries enrolled in a Part D plan many years ago and stayed with that same plan for years. Medicare prescription drug plan and health plan coverage's can change from year to year. Plan premiums may increase, deductibles added, and perhaps certain prescriptions drugs may be removed from the plan formulary. Perhaps you were able to get \$0 co-pays for tier one generics with your current plan, but next year the cost is going up to \$3.00 for the same medications.

This is a good example of why it is important to review your coverage every year. Our S. H.I.P. counselors met with and enrolled approximately 100 Medicare beneficiaries into different plans for 2015 during this year's annual enrollment period.

As a result of helping Medicare consumers change their plans, we expect to save these beneficiaries a total of \$62, 802 dollars over the entire course of 2015.

We reached this total by using the plan finder tool on Medicare's website and comparing the estimated cost of what the beneficiaries would pay for their drug coverage in 2015 with the plan they are currently enrolled in, to the estimated annual cost of their drug coverage in 2015 with a more cost saving plan.

For more information or to volunteer, please contact the front desk receptionist at Senior Services Plus at 618-465-3298 extension 100. Senior Services Plus is located at 2603 North Rodgers Avenue in Alton. Additional information on the agency can be found at [www.seniorservicesplus.org](http://www.seniorservicesplus.org).