

# MEDICARE

*made simple*

## WHAT YOU NEED TO KNOW

Fall 2021

### Greetings!

Welcome to the fall edition of *Medicare Made Simple, What You Need to Know*. This issue will discuss the annual open enrollment period, including Medicare Advantage Plans, Part D Prescription plans, and Medicare-related resources provided by the Office on Aging. Read through these resources that are geared toward keeping you healthy.

Until next issue!

Harford County Office on Aging SHIP Program

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### COLA Increase for Social Security Benefits

Recently, the Social Security Administration announced a 5.9% Cost of Living Adjustment (COLA) for Social Security beneficiaries. These adjustments will be made in the January 2022 Social Security benefit payments. For more information about the COLA, visit:

<https://www.ssa.gov/news/press/releases/2021/#10-2021-2> or

<https://www.ssa.gov/cola>

## Open Enrollment for Medicare Part D & Advantage Plans is Here!

October 15 through December 7 is Medicare Annual Open Enrollment, when Medicare recipients can review and change their Part D prescription benefits and/or enroll in a Medicare Advantage Plan. Changes made during annual open enrollment take effect on January 1. Costs and coverage change so it's important to review your benefits each year to ensure you are receiving the best coverage at the best price.

### Things to consider when reviewing Part D Prescription coverage

1. **Are all my prescriptions covered?** If your prescriptions are not on the plan's list of medications covered, you will pay full retail cost for that medication.
2. **Is it less expensive to fill at a retail pharmacy or a mail order pharmacy?** Check each plan to see which pharmacy option can save you money.
3. **Does the Part D plan have a deductible? If yes, which prescriptions will apply to the deductible?** Most Part D plans have a yearly deductible, how much you pay out of pocket for prescriptions before the set copay starts. Deductibles are based on the tier or level of the prescription. For most plans, this applies to medications Tier 3 or higher. Medications on Tier 1 or 2 are not affected by this yearly deductible. You must determine medication tiers with each plan, including your current plan.
4. **Costs to consider when reviewing Part D coverage include:**
  - Monthly premium - the monthly cost to have Part D prescription insurance
  - Individual copays for each medication

### Things to consider when reviewing Medicare Advantage Plans

Sometimes called Part C, Medicare Advantage Plans are all-in-one, bundled health insurance benefit plans that include both health and Part D prescription benefits. These plans are offered through private insurance companies approved by Medicare and must follow rules set by Medicare. With these HMO or PPO style plans, you are required to use providers and facilities within a network to have your health care covered by the plan.

### Things to know about Medicare Advantage Plans

1. Medicare Advantage Plans vary by state and county, so know what is available in your ZIP code. This information can be found in the Medicare Plan Finder or by calling 1-800-MEDICARE.
2. When you enroll in a Medicare Advantage Plan, it becomes your primary insurance and Medicare becomes secondary. You must follow the rules for the Medicare Advantage Plan to have your health care covered.
3. Medicare Advantage Plans have a network of providers and facilities covered by the plan. Before enrolling, make sure your providers are covered. Going out of network for health care will result in increased out-of-pocket costs.
4. Part D prescription benefits are often covered by Medicare Advantage Plans. Make sure your medications are covered by the plan prior to enrolling.

5. Costs to consider when reviewing Medicare Advantage Plans

- Monthly premiums: You will still pay for the Part B monthly premium even if you enroll in a Medicare Advantage Plan. You may pay an additional monthly premium for some Medicare Advantage Plans.
- Copays and coinsurance: Medicare Advantage Plans have individual copays and coinsurances associated with each service. Review these to know what your yearly out-of-pocket cost will be.

Not sure about a Medicare Advantage Plan? Watch this video by the Harford County State Health Insurance Assistance Program (SHIP) on the differences between a Medicare Advantage Plan and Medicare Supplemental Insurance for more information - [Medicare Supplements vs. Advantage Plans.](#)

Use the Medicare Plan Finder to review all this information plus up-to-date information about each plan that will be offered in 2022. Need help? Check out these Harford County SHIP program resources:

[Medicare Plan Finder Open Enrollment](#)  
[Medicare Plan Finder Tutorial](#)

Still have questions? Email us at [medicarehelp@harfordcountymd.gov](mailto:medicarehelp@harfordcountymd.gov)

## Insurance Brokers Dos and Don'ts

During annual open enrollment, you may want to choose to have an insurance broker assist you in making changes to your insurance policies.

[Click here for tips when working with an insurance broker](#)

## Keep your information safe during Open Enrollment

While scammers and con artists are always out there attempting to steal medical information and commit Medicare fraud, activity increases during open enrollment. Here are some tips and reminders to help keep your information safe all year:

- Medicare will never contact you for your Medicare number or other personal information unless you've given them permission in advance
- Medicare will never call to sell you anything
- You may get calls from people promising you things if you give them your Medicare number - don't do it!
- Guard your Medicare card like it is a credit card
- Medicare can't enroll you in a plan over the phone unless you called first

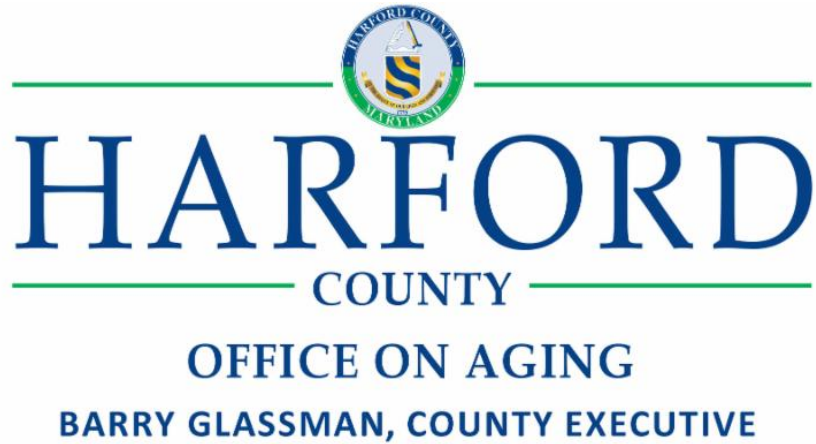
In addition, regularly check your Medicare summary notices to spot any services billed to your Medicare number you didn't receive. If you feel you are a victim of fraud or spot charges you are unsure of on your Medicare summary notice, call 1-800-Medicare to report it.

[Click here to learn how to spot fraud.](#)

## Join the Office on Aging's Facebook Page!

Have you looked at the Harford County Office on Aging Facebook page? It's a great resource for up-to-date information for seniors. Find out about what's happening at the Harford County senior centers, Medicare related information, and more!

Like our page. <https://www.facebook.com/HCOOA>



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