

# MEDICARE

*made simple*

## WHAT YOU NEED TO KNOW

### Greetings!

Welcome to *Medicare Made Simple, What You Need to Know*. In this issue, we will discuss Medicare Annual Open Enrollment, Part D Prescription coverage, Medicare Advantage Plans, current fraud and scam information and the BenefitsCheckUp tool. For additional information about any of the topics covered in this issue visit [www.Medicare.gov](http://www.Medicare.gov).

**Have a safe and happy fall!**

– The Harford County Office  
on Aging SHIP Program

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## Medicare Open Enrollment 2023

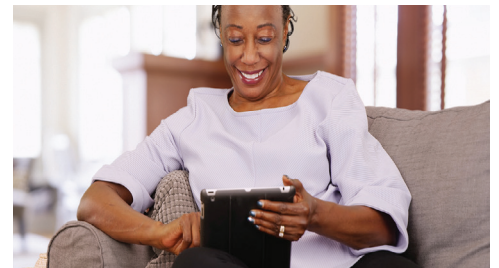
Medicare Open Enrollment takes place October 15 through December 7 each year. During this time, you can cancel, join or change a Medicare Part D prescription plan and/or Medicare Advantage Plan; these changes will take effect on January 1, 2023. Typically at the end of September or beginning of October, you will receive written information about any changes to your current plan. For example, there could be a change in the following areas:

- **Plan price**
- **List of medications the plan covers**
- **Tier of your medication, which could affect the cost**
- **Availability of your plan in your area**

These are factors to consider when deciding to change plans. Read all documentation you receive about your current plan thoroughly and make sure you have the most up-to-date information for your coverage.

### Using the Medicare Plan Finder Tool

Compare your current coverage with other plans in your area each year during Open Enrollment using the Medicare Plan Finder Tool. This online tool allows you to search for current information about Medicare



Part D prescription plans, Medicare Advantage Plans and some basic information about Medicare Supplemental Policies.

You may find a plan that saves you money on premiums or the cost of medication. This online tool allows you to input your medication list and will help find available Part D or Advantage Plans that fit your needs.

Available on the Medicare.gov website, the Plan Finder is broken down step by step with easy and simple instructions for using the tool. For instructions on how to use this tool, watch this informative online video or presentation tutorial from the Harford County State Health Insurance Assistance Program (SHIP) office.

For answers to specific questions about Medicare, call 1-800-Medicare or email the Harford County SHIP Office at [medicarehelp@harfordcountymd.gov](mailto:medicarehelp@harfordcountymd.gov).

## MEDICARE MARKETING VIOLATIONS, FRAUD & ERRORS

You may notice an uptick in the amount of Medicare mail and advertisements of Medicare products you receive during the open enrollment period. Understanding the guidelines that companies must follow will help you avoid deceptive sales and enrollment tactics.

Visit the Senior Medicare Patrol's website to find out more about Medicare marketing violations and enrollment fraud and the guidelines companies must follow.

If you think you or a loved one is a victim of Medicare fraud, errors or abuse, call 1-800-MEDICARE (1-800-633-4227) to report the issue.



## Medicare Part D Prescription Coverage

Medicare Part D plans are prescription plans offered by private companies that contract with Medicare to offer drug coverage to Medicare beneficiaries. During open enrollment, it is important to review your benefits to ensure you are receiving the best coverage at the best price.

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

- 1. Why must I have Part D Prescription coverage?** Medicare requires you to have prescription coverage, either through a Part D plan or previous or current employer, otherwise you may face a penalty. This penalty is life-long and will be assessed monthly based on how long you go without coverage.
- 2. Are all my prescriptions covered?** Since plans are specific to ZIP codes, it is important to know which ones are available in your area that cover your medications. If your prescriptions are not on the plan's list of medications covered, you will pay full retail cost for that medication.
- 3. Which is less expensive - a retail or mail order pharmacy?** Check each plan to see which pharmacy option can save you money.
- 4. 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.
- 5. 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

## BENEFITSCHECKUP ONLINE TOOL

Need help paying for some of the costs associated with Medicare? Asset-based programs and resources are available. The Benefits-CheckUp online tool is a comprehensive tool designed to show eligibility and provide applications for benefits. To see available programs and their qualifications, visit <https://benefitscheckup.org>.

## MEDICARE ADVANTAGE PLANS (PART C)

Also called Part C, Medicare Advantage Plans are all-in-one, bundled health insurance benefit plans that include 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 when reviewing 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.
1. 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.
1. 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.

Another option is Medicare Supplemental Insurance. Watch this video by the Harford County SHIP on the differences between a Medicare Advantage Plan and Medicare Supplemental Insurance: Medicare Supplements vs. Advantage Plans.



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