

Medicare annual enrollment is Oct. 15 through Dec. 7

State SHIBA program offers free Medicare counseling

Annual open enrollment for Medicare starts next week, and Oregon's Senior Health Insurance Benefits Assistance (SHIBA) Program is available to help.

Medicare is health insurance for people 65 years or older or younger than 65 with Social Security Disability Income. People living in Oregon who are 65 years or older may be eligible to sign up and find health insurance that best meets their needs. Medicare covers many medical costs, including visits to the doctor, prescription medications, and preventive care, such as mammograms, colonoscopies, diabetes treatment, and blood pressure screenings.

Medicare annual enrollment runs Oct. 15 through Dec. 7, 2018. Any Medicare Advantage (MA) or prescription drug plan (Part D) changes must be made between these dates so that coverage begins without interruption on Jan. 1, 2019. Those who are late to enroll may face a lifetime of premium penalties.

"It is important to compare Medicare Advantage and prescription drug plans every year," SHIBA Program Manager Lisa Emerson said. "Plans change year to year, as do people's individual health care needs. People could potentially save money by shopping for a new plan."

SHIBA provides free health insurance counseling to explain how the Medicare program works, additional insurance options that work with Medicare, and help with reducing out-of-pocket costs. SHIBA staff members, along with more than 200 certified counselors, serve many of Oregon's more than 860,000 Medicare beneficiaries to help them understand their Medicare benefits and enrollment options. Free information and help is available by calling 800-722-4134 (toll-free) or visiting SHIBA.Oregon.gov.

SHIBA counselors help beneficiaries compare plans and enroll by using the plan finder tool found online at medicare.gov/find-a-plan. Beneficiaries and their families can also choose to use this tool to compare plans and enroll on their own.

SHIBA also publishes an annual Medicare guide, which will be available online in early October and in print in mid-November.

Tips from SHIBA to prepare for Medicare open enrollment:

Review your plan notice. Be sure to read any notices from your Medicare plan about changes for next year, especially your Annual Notice of Change letter.

Think about what matters most to you. Medicare health and drug plans change each year and so can your health needs. Do you need a new primary care doctor? Does your network include the specialist you want for an upcoming surgery? Is your new medication covered by your current plan? Does another plan offer the same value at a lower cost? Take stock of your health status and determine if you need to make a change.

Find out if you qualify for help paying for your Medicare. SHIBA can help you learn about a state program that helps with the costs of Medicare premiums, your Medicare Part A (hospital insurance) and Medicare Part B (medical insurance) deductibles, co-insurance and co-payments, and Medicare prescription drug coverage costs.

Apply for help with drug costs. If you have limited income and assets, you may qualify for extra help with prescription drug costs. SHIBA counselors can help you apply for this benefit through Social Security.

Contact your doctor, hospital, and pharmacy *before* making changes. Not all health and drug plans contract or work with the same providers. If you switch plans, make sure you understand which providers you can see for the best price.

More information

SHIBA: To meet with a counselor, contact the toll-free SHIBA Helpline at 800-722-4134. You will be asked to enter your ZIP code to be connected to a program in your area. Visit healthcare.oregon.gov/shiba to find local help in your county, obtain a copy of the 2018 Oregon Guide to Medicare Health plans, and find Medicare education and enrollment events in your area.

Follow SHIBA on Facebook: facebook.com/OregonSHIBA.

SHIBA is part of the Oregon Department of Consumer and Business Services (DCBS), Oregon's largest business regulatory and consumer protection agency. Visit dcbs.oregon.gov. **Follow DCBS on Twitter:** twitter.com/OregonDCBS. Receive consumer help and information on topics such as insurance, mortgages, investments, and workplace safety.