

Medicare Part D plan reviews offered in Wauneta Nov. 25

Written by Wauneta Breeze
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Oct. 15 through Dec. 7 is the time for all Medicare Part D participants to evaluate their Part D plans for 2014. It is very important every year the Part D plans are reviewed and compared. Many plans change their benefits and costs. Also, many times the prescriptions people take change.

Extension Educator and SHIIP Volunteer Nancy Frecks, will be doing Medicare Part D Reviews in Wauneta at Crossroads on Nov. 25 from 8:30 a.m. MT/9:30 p.m. CT until noon MT/1 p.m. CT. To have a review done participants must bring their Medicare card and a list of the medications they take including the strength and dose.

Senior Health Insurance Information Program (SHIIP) Volunteers and University of Nebraska Extension Educators have teamed up to provide free, unbiased counseling information and enrollment for people who are receiving Medicare. New premiums and deductibles for the 2014 Prescription Drug plans have been released.

There are 29 plans for Nebraska with premiums ranging from \$12.60 per month to \$140.60 per month. Plan deductibles will range from \$0 to \$310.00. Each plan covers different prescriptions so the cheapest premium isn't the best for every person. The only way to know for sure is to use the www.medicare.gov website to do a personalized comparison. Once the information is personalized then a decision can be made based on individual needs and wants. To complete a personalized comparison a list of current medications complete with dose and frequency and a Medicare card are needed.

It's important for everyone to take time to review and compare. Medicare and Nebraska SHIIP provide free, unbiased counseling, To get one-on-one help from the Nebraska State Health Insurance Information Program (SHIIP). Call the SHIIP toll-free hotline at 800-234-7119 to make an appointment in your area, visit www.medicare.gov to compare your current coverage with all of the available options in your area, and enroll in a new plan if you decide to make a change, or call 1-800-MEDICARE (1-800-633-4227) 24-hours a day/7 days a week to find out more about your coverage options. TTY users should call 1-877-486-2048.

This year there could be some confusion with the Health Insurance Marketplace that starts in 2014 and has an open enrollment period starting Oct. 1. The Marketplace is designed to help people who don't have any health coverage. The Marketplace does not affect Medicare.

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Medicare benefits are not changing. Medicare beneficiaries should not use the Marketplace to find coverage options. It is against the law for someone to sell a Marketplace plan to a Medicare beneficiary.

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