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SHIBA reminds seniors about early Medicare enrollment this year *Beneficiaries must make changes a month earlier, from Oct. 15-Dec. 7*

(Salem) — Oregonians with Medicare will need to make their annual benefit changes early this year, and Oregon's Senior Health Insurance Benefits Assistance (SHIBA) program is available to help.

The annual Medicare enrollment period when beneficiaries can change health or drug coverage is Oct. 15 to Dec. 7, a month earlier than usual. Medicare instituted the new time frame to ensure there is enough time to process any changes so that coverage begins without interruption on Jan. 1.

SHIBA, a federally funded program available to help Oregon's more than 600,000 Medicare beneficiaries, has counselors available statewide at 1-800-722-4134 to provide free, unbiased one-on-one assistance during annual enrollment.

This month, seniors will receive their "Annual Notice of Change" letter from their insurance company. The letter will outline any changes to their benefits or costs in 2012, including whether their current plan will be available.

"It is important that seniors watch the mail for the letter, which will help determine whether you want to consider other plans in 2012," said Lisa Emerson, SHIBA manager.

If you do choose to look at new plans, SHIBA suggests you do the following:

Find your insurance cards: You may need your red, white, and blue Medicare card to review benefit details or enroll in a new plan. If you have a Medicare Advantage or prescription drug plan, you may also need that card.

Update your list of prescription drugs: Check with your doctor to make sure you understand each prescription. Is a generic available? Can you eliminate any unneeded medications? Based on your list, do you have the right plan for you?

Use the Medicare.gov plan finder: The plan finder uses your prescription list to compare prescription drug and Medicare Advantage health plans in your area. Not all companies cover the same drugs so it's important to have a complete list of your medications and dosages when using this tool.

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.

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.

More information and assistance

SHIBA: To meet with a counselor, contact the SHIBA Helpline at 1-800-722-4134. You will be asked to enter your ZIP code to be connected to a program in your area. Visit www.oregonshiba.org to view a calendar of Medicare events available in your county or to find a guide to the Medigap, Medicare Advantage, & Prescription Drug Plans available in Oregon. The guide for 2012 will be available online in mid-October.

Medicare: Call 1-800-MEDICARE (1-800-633-4227) 24 hours a day, seven days a week to help you understand your coverage options and enroll in a plan.

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