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State program provides free help with Medicare Fall open enrollment starts Nov. 15

(Salem) — Nearly 25,000 Oregonians are enrolled in Medicare Advantage plans that will go away in 2011, meaning they will need to consider new insurance as Medicare's big enrollment season gets under way next month.

Many other Medicare recipients will want to review their health or drug coverage to make sure they have the best coverage – at the best price – in 2011.

Medicare's annual enrollment, from Nov. 15 through Dec. 31, is an opportunity for current or newly eligible Medicare recipients to join or change health plans and/or prescription drug plans. New coverage starts Jan. 1, 2011. Plans that are not renewing their Medicare contracts for 2011 started sending notices to those affected last week. The notices explain coverage options.

“It's really important to save any mail from your Medicare health plan, which may include a non-renewal notice,” said Lisa Emerson, manager of the state's Senior Health Insurance Benefits Assistance (SHIBA) program. “Our counselors can help you review your plan options between now and early December so you have a smooth transition in 2011.”

The SHIBA program, part of the Department of Consumer and Business Services, trains volunteers throughout Oregon to help people compare Medicare insurance options and to see if they qualify for help with Medicare costs.

Some key issues to consider this year:

- **Many private-fee-for-service plans leaving:** About 25,000 Oregonians, or 12 percent of all those with Medicare Advantage plans in this state, must find new coverage by the end of the year. Most are in private fee-for-service plans that faced new consumer protections and did not renew with Medicare. Some of the counties most impacted are: Baker, Curry, Douglas, Harney, Klamath, Lake, Malheur, Sherman, Umatilla, Union, Wallowa and Wasco.
- **Some prescription drug plans going away:** Another 1,321 Oregonians must find new prescription drug plans because their plans are not renewing contracts with Medicare.
- **Changes in cost and coverage:** People with Medicare Advantage Plans or Part D prescription drug plans that remain available in 2011 must receive Annual Notice of Change (ANOC) letters by Oct. 31. These letters describe important changes in coverage and cost for 2011.
- **Help with prescription drugs:** Medicare helps pay for prescription drugs for those with a limited income. Senior Health Insurance Benefits Assistance counselors can help you apply or you can visit ssa.gov or call 1-800-772-1213. Ask about the “Extra Help” program.

Need help?

By mid-October, Medicare will mail the 2011 *Medicare & You* handbook and update its Plan Finder at Medicare.gov. Medicare can explain choices at 1-800-633-4227.

Personalized counseling is available through the Oregon SHIBA program. Call 1-800-722-4134 to be routed to an organization in your community for a one-on-one appointment with a certified SHIBA volunteer or to speak with customer service staff in the state office.

SHIBA also publishes the *Oregon Guide to Medigap, Medicare Advantage & Prescription Drug Plans* identifying Medicare insurance options in this state. The 2011 version will be available by late October at oregonshiba.org. The website also has a calendar of free Medicare classes that are offered in some communities.

Finally, more information about changes to Medicare and plan choices is available at healthcare.gov, a new website of the U.S. Department of Health and Human Services.

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SHIBA is part of the Department of Consumer and Business Services, Oregon's largest business regulatory and consumer protection agency. For more information, visit SHIBA at oregonshiba.org or the department at dcbs.oregon.gov.