

Senior Health Insurance Benefits Assistance (SHIBA) * www.oregonshiba.org

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Medicare Plan Annual Notice of Change Letters

(Salem) — Many people with Medicare Advantage Plans and/or Medicare Part D prescription drug coverage will receive *Annual Notice of Change (ANOC)* letters by Oct. 31 describing any changes in health and drug coverage and cost for 2009.

It's very important to read and save this letter. Some people will learn that the Medicare Advantage plan or Part D plan they have in 2008 will no longer cover one or more of their prescriptions or that amount they pay for premiums or co-pays will change in 2009. Reading and understanding this information now will help avoid costly surprises later.

People with Medicare may change plans during Medicare's Fall Open Enrollment period that begins Nov. 15 and goes through Dec. 31. Medicare suggests that people make any changes by early December to experience a smooth transition to their new plan coverage on Jan. 1, 2009.

People who must change health or drug plans because their plan won't be offered in 2009 should already have received a *Plan Termination Letter*. It is very important to read these letters carefully and keep a copy. For example, about 1,300 people with the Atrio Health Plan in Coos County, Oregon, must select a different health plan because theirs won't be offered after December 31, 2008. If they are eligible, they can join another Medicare Advantage Plan starting Nov. 1 or Dec. 1 of this year or Jan. 1 or Feb. 1 of 2009. They have a Special Enrollment Period (SEP) because their plan is discontinuing coverage.

Medicare recipients who have to find a new plan may want to call their current plan first to understand their choices. They may also call Oregon's Senior Health Insurance Benefits Assistance (SHIBA) program for free and unbiased counseling and enrollment assistance. Certified SHIBA volunteers are available in many counties throughout Oregon to help people compare prescription drug plans and health plans. Those counties without a local program will receive phone-counseling assistance from the SHIBA state office representatives. **Call toll-free in Oregon: 1-800-722-4134.**

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The Senior Health Insurance Benefits Assistance (SHIBA) program is part of the Oregon Department of Consumer and Business Services. The Department of Consumer and Business Services is Oregon's largest business regulatory and consumer protection agency. For more information, visit www.dcbs.oregon.gov.