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Unbiased help with Medicare available *Fall open enrollment starts Nov. 15*

Salem, Oregon – Some people with Medicare have to select new health insurance and many others will want to review their health or drug coverage as Medicare's big enrollment season gets under way.

"Consumers should be aware that stand-alone Medicare prescription drug plans and Medicare Advantage plans change their premium and coverage each year," said Lisa Emerson, manager of the state's Senior Health Insurance Benefits Assistance (SHIBA) program. "In today's economy, saving money could not be more important so it is wise to conduct an annual review of your health benefits."

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

Medicare's Fall Open Enrollment period, from Nov. 15 through Dec. 31, is an opportunity to join or change plans. New coverage starts Jan. 1, 2010.

Changes ahead

More than 15,000 of the 205,000 Oregonians with Medicare Advantage plans must find new plans because their existing one is going away. Many others will want to shop as they see plan prices go up or find out that a drug they take is no longer covered by their plan. By now, people with Medicare should have received letters from their insurance company announcing changes to their cost and coverage.

Warning: Before switching plans, people should make sure their doctor accepts any new plan under consideration.

How to compare plans/enroll

Medicare prescription drug plans and Medicare Advantage plans can be compared in detail and sorted by ZIP code on Medicare's online *Plan Finder Tool* at www.Medicare.gov. You may also call 1-800 MEDICARE (633-4227).

Enrollment changes can be done online or by phone with a trained Medicare customer service representative. The representatives are available 24 hours a day, seven days a week.

Trained SHIBA volunteer counselors are also available to assist those who need one-on-one counseling. Call this toll-free number: 1-800-722-4134. You will be asked to use the telephone keypad to enter your ZIP code. This will route you to a local SHIBA counseling program to schedule an appointment.

SHIBA annually publishes the *Oregon Guide to Medigap, Medicare Advantage & Prescription Drug Plans*. This guide lists most of the Medicare Advantage and prescription drug plans that are sold in Oregon. Find the guide and other Medicare information at: <http://www.oregonshiba.org>

Limited income

People can apply to the Social Security Administration for help with Part D prescription drug insurance. This can be done online at www.ssa.gov or by calling 1-800-772-1213 from 7 a.m. to 7 p.m. Monday through Friday.

Another program through the local state Department of Human Services field offices helps pay some or all of the Medicare Part A and B costs, including the Part B premium. Starting in 2010, the government will not seek to recover the cost of these benefits from the estates of people who qualify.

Salespeople

The busy enrollment season also means an increase in advertising, particularly for Medicare Advantage plans. Federal government marketing rules prohibit salespeople from calling or sending e-mails without permission or visiting people in their homes without an invitation.

The Insurance Division of the Oregon Department of Consumer and Business Services licenses agents and can fine or revoke licenses of agents who violate marketing/sales rules. Violations should be reported to the consumer insurance advocates at 503-947-7984 or toll-free at 1-888-877-4894.

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SHIBA and the Insurance Division are part of the Department of Consumer & Business Services, Oregon's largest business regulatory and consumer protection agency. For more information, visit www.dcbs.oregon.gov.