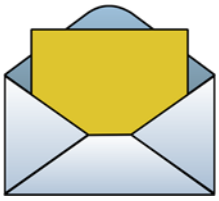
NEBRASKA SHIP NEWSLETTER

MEDICARE OPEN ENROLLMENT

Medicare Part D, drug plans, and Medicare Advantage Plans can make changes each year that can affect the cost, coverage, and which pharmacies and providers are in the plan's network. October 15 through December 7 is when all people with Medicare can review and make changes to their coverage for the following year. Resources are available to help people make an informed decision.

Evidence of Coverage (EOC)



People with Medicare will get important notices from Medicare and/or the Social Security Administration. The Evidence of Coverage (EOC) is sent by Medicare drug plans and Advantage plans each year. Typically received in September, the EOC provides details about what the plan will cover, how much an individual pays, and more.

People with Medicare should review the EOC to understand any changes the plan will make. The EOC allows people with Medicare to be informed in making a decision as to whether the plan will continue to meet their needs in the next year.

If the EOC is not received by the end of September it is best to contact the plan and request a copy. The EOC is typically mailed with the plan's Annual Notice of Change.

Annual Notice of Change (ANOC)

The Annual Notice of Change (ANOC) is sent to people with Medicare in September. The ANOC communicates any changes in the plan's coverage, costs, or service area. These changes are effective on January 1 of the next year.

Individuals should review the ANOC to determine whether the plan will provide adequate coverage for their needs in the next year. If the ANOC is not received by the end of September then one should be requested from the plan.

Medicare Plan Finder

The Medicare Plan Finder is an online tool available on the Medicare.gov website. People are able to search and compare Medicare plan options including Part D drug plans and Medicare Advantage plans.

Information is provided concerning prescription drug costs, network options, and general information concerning hospital and medical costs within Medicare Advantage plan options. Information about extra benefits provided by Medicare Advantage Plans is also included.

The Medicare Plan Finder also allows people with Medicare to enroll into a new plan, during designated times. Using the Medicare Plan Finder allows people with Medicare to make informed decisions about their drug and/or health coverage.

Do you REVIEW? Medicare Open Enrollment is October 15—December 7. Reviewing your options can pay off!

CALL NEBRASKA SHIP AT 1.800.234.7119

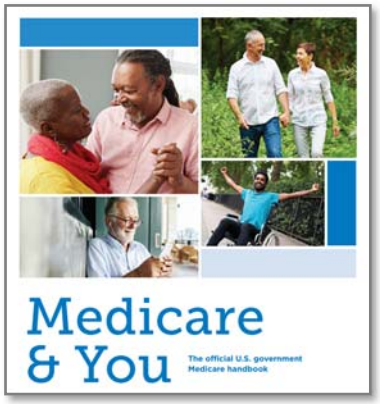
This project was supported, in part by grant number 90MPG0004, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201.

OUT21412

MEDICARE OPEN ENROLLMENT

Medicare & You Handbook

The "Medicare & You" handbook is mailed to people with Medicare in late September. This resource includes a summary of Medicare's benefits, rights, and protections. It addresses frequently asked questions about Medicare and provides a list of available Part D plans and Advantage Plans in the state. People should keep this handbook as a reference guide and may sign up for an electronic copy.



Non-Renewal Action Notice

Sometimes drug plans exit the Medicare program. If drug plans are not available in the next year, individuals should review their options and enroll into a new plan. If individuals do not, they may receive a Non-Renewal Action Notice from CMS advising them that they do not have drug coverage and that they have until the end of February to elect coverage or risk going without insurance for the remainder of the year. This letter is typically received in January.

Notice of Creditable Coverage

Sent from an employer/union or other group health plan, the notice of creditable coverage informs individuals about whether their drug coverage is "creditable" or equal or better than Medicare. People should keep this notice, since it may be needed to show proof of insurance if enrollment into Medicare drug coverage is done at a later time.

Income Related Monthly Adjustment Amount (IRMAA) Notice

The Income Related Monthly Adjustment Amount notice is sent by the Social Security Administration to people with a higher-income and discusses the income-related Medicare Part B and Part D premium adjustments for the coming year. IRMAA is based on individuals' modified adjusted gross income reported on their tax return from two years prior. The IRMAA determination also includes information about appeal rights. Individuals may be able to have their IRMAA reduced or eliminated based on life changing events. This notice could be received in November.

Extra Help

Extra Help is a federal program that helps pay for costs related to Medicare prescription drug coverage. Individuals that qualify for Extra Help may receive notice from Social Security concerning their benefits.

People with Medicare who automatically qualify for Extra Help for the following year are notified by letter. Individuals should read these letters to understand what benefits they will have in the next year. Sometimes individuals may continue to qualify for Extra Help, but may experience a change in their copayment levels.

Individuals who will no longer qualify for Extra Help in the next year will receive notice of this decision in September. Individuals who receive this notice should re-apply for Extra Help to find out if they qualify in the new year.

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HANG UP!

- **DO NOT** answer calls from numbers you do not know.
- **NEVER** give out personal or financial information as a result of a cold call, even if they know information about you.
- Medicare, or any other government agency, will **NEVER** call you.

Call Nebraska SHIP/SMP if you think you may be a victim of a scam.

1.800.234.7119

OUT21405

PROTECT *Personal Information* | **DETECT** *Fraud and Scams* | **REPORT** *Your Concerns*

www.doi.nebraska.gov/stop-medicare-fraud

NEBRASKA SHIP | Nebraska SMP Empowering Seniors To Prevent Healthcare Fraud

This project was supported, in part by grant number 90MPG0004, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201.

Medicare Educational Events

Nebraska SHIP hosts a number of Medicare educational events to help people understand their Medicare benefits.

People with Medicare, their families, and/or friends are welcome to attend or contact Nebraska SHIP to request education for their group or organization. Nebraska SHIP is available through its statewide hotline at 1.800.234.7119 or by visiting www.doi.nebraska.gov/ship.

- **Navigating Medicare.gov:**

  Lincoln—October 14

  Webinar—October 26

- **Welcome to Medicare:**

  Lincoln—October 7

  Webinar—October 19

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Find these words:

EVIDENCE

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ANNUAL

NOTICE

CHANGE

OCTOBER

REVIEW

HANDBOOK

CREDITABLE

IRMAA

EXTRA HELP

SHIP

STATEWIDE

EDUCATION

NEBRASKA SHIP

Contact Nebraska SHIP with questions about your Medicare benefits.

1-800-234-7119

Local help for Nebraskans with Medicare.

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