Taking Medicare Open Enrollment

STEP BY STEP

SHIIP
LOUISIANA SENIOR HEALTH INSURANCE INFORMATION PROGRAM

How to Use this Guide

Health insurance can be one of the most important decisions we make for our health and our finances. This guide will help Medicare beneficiaries better understand the steps for selecting their Medicare coverage options and benefits. It will also provide beneficiaries with resources and tools to get the most out of their coverage.

Step by step, you will be able to register important information, compare plans and see if you are eligible for money saving programs.

Here are some icons you will see in this guide:

Facts, figures or tools that can make your preparations easier.	Tips and tricks that can save you time.	An extra step that can set you up for the future.

This guide was created by the Louisiana Department of Insurance in conjunction with the Louisiana Senior Health Insurance Information Program (SHIIP). SHIIP helps Medicare beneficiaries better understand their Medicare coverage options and benefits. Counselors help seniors make informed decisions by providing free and unbiased guidance via telephone or face-to-face interactive sessions.

If you have Medicare questions or would like to file a consumer complaint, please contact the Louisiana Department of Insurance.

1-800-259-5300
www.ldi.la.gov
www.ldi.la.gov/SHIIP

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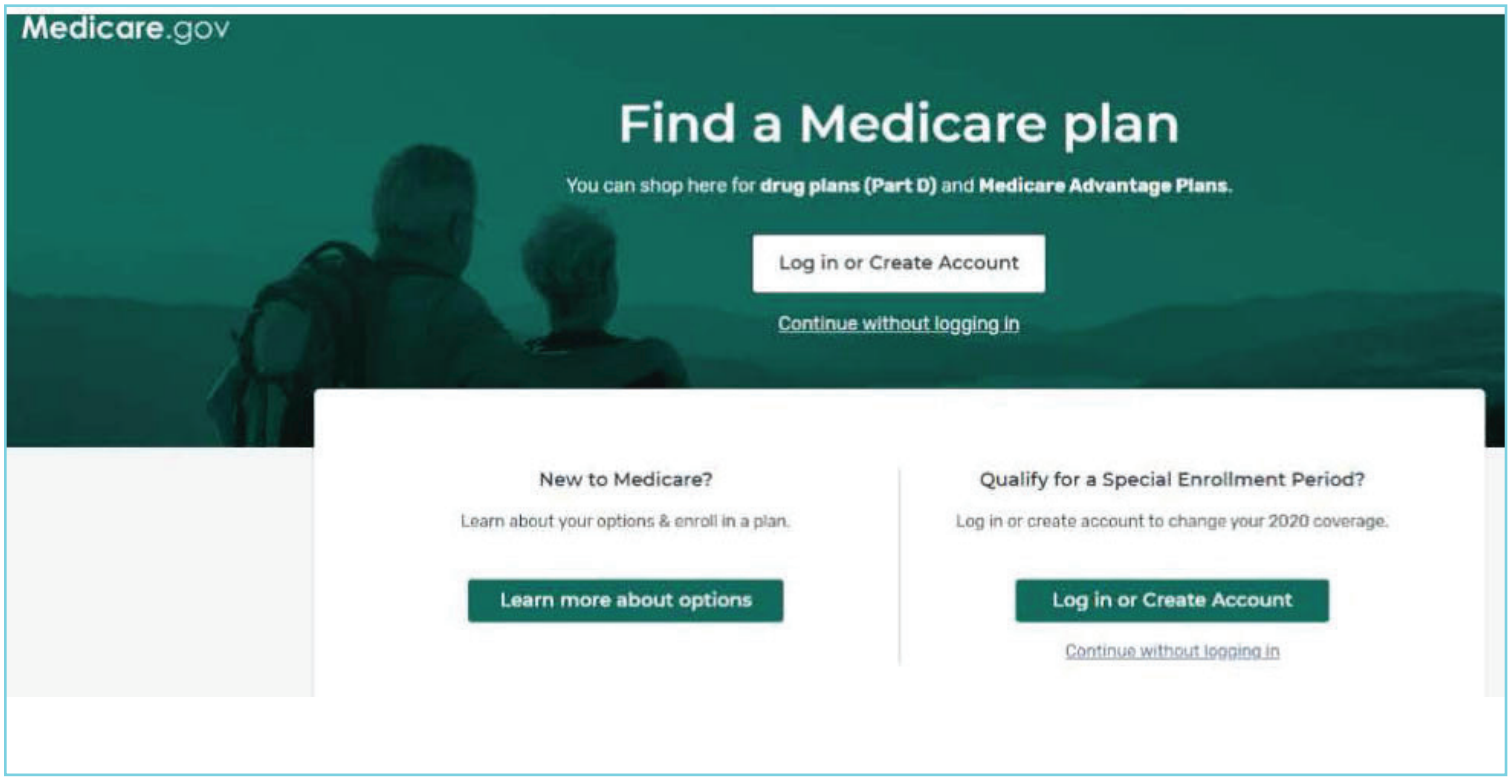
STEP ONE: Take advantage of the Medicare Plan Finder.

In 2020 Medicare launched a new, redesigned Plan Finder that makes it easier than ever to shop for plans and feel confident in your choice.

While the new system allows you to learn about your Medicare options anonymously, to get the best experience with the new Plan Finder you will need to log in. Logging in allows the Plan Finder to pull information from your records to help you along the process. For example, if you are already on Medicare it will display the prescriptions you filled in the past year to help build your drug list.

If you have a Medicare.gov account, the same user name and password will log you into the Plan Finder even though it is a different system. If you don't have a Mediare.gov account, creating a Plan Finder account is simple and easy.



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CREATE AN ACCOUNT FOR A PERSONALIZED MEDICARE PLAN FINDER EXPERIENCE:

Visit Medicare.gov/plan-compare and click "Log In or Create Account."

Have the following information ready:

- Medicare number – You can find this on your red, white, and blue Medicare card. If you're new to Medicare and don't have your Medicare card yet, you can get your Medicare number on the letter you get from Social Security after you enroll.
- Last name
- Date of birth
- Current address with ZIP code or city
- Part A or Part B coverage start date (located on your Medicare card)

Once you add this information and select "Next," you can create a username and password and begin using your new Medicare account.

CREATE/ACCESS A DRUG LIST IN THE MEDICARE PLAN FINDER:

There are two main ways to create your drug list:

1. **Create an anonymous drug list.** In the new Plan Finder you can choose to skip logging into an account and still enter your prescription drugs, compare plans and even complete an enrollment. However, you won't be able to save or retrieve the new drug list unless you log in. If you choose to take the anonymous option, you will need to re-enter your complete drug list each time you return to the site to compare.

2. **Log in and create a claims-based drug list.** If you log into the new Plan Finder with your Medicare account, the system will recommend drugs and dosages for your drug list, based on data from the last 12 months of your personal Medicare claims. If you are new to Medicare and don't have a claims history yet, you can still create an account and build a drug list by manually entering your prescriptions. Creating a drug list while logged into a personal account will be the only way you can save and store a drug list that you can access later.

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STEP TWO: Review plans to find the one that fits you best.

Now is the time to do your homework on plans for the upcoming year. Whether this is your first Open Enrollment Period or you are a pro, it pays to shop around every year. As your health needs change you may find that different plan is a better fit for you.

Should you go with a Medicare Advantage plan or go with Original Medicare and a Medicare Supplement Policy? The plan finder will walk you through this and this guide can help you decide which is right for you.

With many parts that cover different aspects of health care, it can be time consuming to figure out your Medicare needs. Use our Medicare Comparison Chart to help figure it out.

Getting the most out of Medicare plans:

- Medicare Supplement insurance can help control out-of-pocket costs.
- Prescription drug coverage can help limit drug costs. This coverage is known as Part D. You can enroll in a stand-alone plan or in a Medicare Advantage plan that includes prescription drug coverage.
- Enroll at the right time. Enrolling at the right time can save you late enrollment penalties and a lapse in health care coverage.

Consider the following questions when you are reviewing plans:

- Do you have health insurance from another source?
- Do you have any chronic conditions?
- Which doctors and hospitals do you use?
- Which prescriptions do you need and what pharmacies do you get them from?

DID YOU KNOW? Louisiana SHIIP has representatives all over the state that can help you with your Medicare questions. Call 1-800-259-5300 to get started, or find a SHIIP Partner near you here.

TIP: You can review your plan results yourself or you can call the SHIIP office for help. Providing a SHIIP counselor with just a small amount of information will enable them to access your plan results to review and discuss them with you simultaneously in the system.

EXTRA CREDIT: Don't set it and forget it. Your health needs change every year, so you need to review your coverage every year. Taking a small amount of time to review your options can lead to a large amount of gain in the form of lower premiums or increased coverage.

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STEP THREE: Sign up for your plan.

Now that you've done your homework, it's time to take the plunge and sign up for your Medicare health plan. When you decide how to get your Medicare coverage, you might choose a Medicare Advantage Plan (Part C) and/or Medicare prescription drug plan (Part D).

There are specific times when you can sign up for these plans, or make changes to coverage you already have. You don't need to sign up for Medicare each year. However, each year you'll have a chance to review your coverage and make changes.

Once you've selected your plan, the rest is easy! When you are in the Medicare Plan Finder, and have chosen the plan you want, simply click the plan's "enroll" button which will take you to the online enrollment center. You need to have your Medicare card on hand and fill out a few simple screens. You will also need any other insurance cards that have prescription coverage, as you will be asked to provide information from them.

The Medicare enrollment process will not ask for your for banking information at any time. It will however, ask if you would like your costs deducted from your social security checks or if you would prefer a coupon book to pay monthly.

Once you have completed the enrollment process, you will receive an on-screen confirmation page. It is very important that you print or save a copy of that page, as there is a reference number that you will need if there is a problem with your enrollment. With most plans, the company will contact you will an enrollment packet within 8 to 14 days.

DID YOU KNOW? Generally, Medicare health plans are plans offered by a private company that contracts with Medicare to Provide Part A and Part B benefits to people with Medicare who enroll in the plan. Medicare health plans include all Medicare Advantage Plans, Medicare Cost Plans, and others.

EXTRA CREDIT: Watch this video for a End-to-End walk through of the Medicare Plan Finder.

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STEP FOUR: See if you qualify for extra help with Medicare costs.

There are programs that can help people who are struggling to pay for their prescriptions and health insurance premiums, deductibles and coinsurance. NCOA offers a free online BenefitsCheckUp® where you can see if you're eligible for help. Or, contact Louisiana SHIIP to see what's available to you.

Louisiana helps eligible, low-income beneficiaries pay for Medicare with the Medicaid program. Medicaid is a health care program that helps pay for medical services for people who meet specific requirements. You may be eligible depending on your income and assets. See the Medicare Savings Program income and asset guidelines here.

To apply for the Medicare Savings Program, contact:

- Medicaid at 1-888-342-6207 or click here for the application
- SHIIP at 1-800-259-5300
- Louisiana Answers at 1-877-340-9100

Medicare Prescription Drug Plans

Medicare beneficiaries can qualify for Extra Help with their Medicare prescription drug plan costs. The Extra Help is estimated to be worth about $4,000 per year. To qualify for the Extra Help, a person must be receiving Medicare, have limited resources and income, and reside in one of the 50 States or the District of Columbia.

DID YOU KNOW? Honorably discharged veterans can use the VA drug benefit by mail order for monthly maintenance drugs, and still use Medicare Part D for other prescriptions. To apply, call 1-877-222-8387.

TIP: The Senior Health Insurance Information Program offers advice to "Save Money on Medicine and Medicare Costs."

EXTRA CREDIT: Premiums are only part of the equation. Find assistance with your prescription co-pays with the following programs.

- Senior RX: The Louisiana SeniorRX Program connects qualified, low-income people with discount prescription drugs direct from the pharmaceutical manufacturer. Counselors are available to provide drug plan comparison and enrollment assistance.
- Pharmacy Discounts: Several national pharmacies have drastically reduced the cost of generic prescription drugs. Contact your preferred pharmacy for participation and a list of medications included in the program.
- Manufacturers Discounts: Many pharmaceutical companies have programs which provide free or low cost medications to those in need regardless of age. Most of these programs require that you do not have insurance that covers outpatient prescription drugs, do not qualify for government assistance and that your income is within their stated guidelines. The application process is different for each company.

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STEP FIVE: Create a MyMedicare.gov account.

If you don't have a profile for Medicare, this is the time to make one. This can be a time consuming process, so don't leave it until the last minute. If you are already enrolled in a Medicare plan, but your details have changed or your medications have changed now is the time to log these details in the system.

Some items to have on hand when you register:

- Medicare Card
- Social Security card
- List of all medications and dosages
- Your primary care physician's name and information

Tips for Registering a MyMedicare.gov Account:

- Enter your Medicare number (as it appears on your red, white, and blue Medicare card). If your Medicare number begins with a letter, select the checkbox for Railroad Retirement Beneficiary (RRB) on the Registration page.
- Register with the same address that the SSA or RRB has on file for you. During Registration, validate your address. This is an important step to protect your personal information, because Medicare may send you mail at this address that contains important personal account information.
  - ◊ If your information is incorrect or needs to be updated, including your Medicare number or your address, you'll need to contact the Social Security Administration or the Railroad Retirement Board to update your address or your Medicare number.
  - ◊ If you've recently updated your address, it may take up to 14 days to see this change on MyMedicare.gov.
- Create a username and password that you can remember and use to sign into MyMedicare.gov each time you visit.
- Provide information to reset your username or password in case you forget it in the future.

TIP: After you enter your information like health and prescription drug list, you can use the MyMedicare.gov portal to create an "On the Go Report" that allows you to print your health information to share with your healthcare providers.