

Commissioner Stewart Reminds Delaware's Seniors that the Insurance Department Offers Assistance During Medicare Open Enrollment

Free Counseling Available From ELDERinfo Program

Dover – With open enrollment for the Medicare prescription drug plan a month earlier than in previous years, Delaware Insurance Commissioner Karen Weldin Stewart is reminding consumers that it offers a free service to help them choose the Medicare plan that best fits their needs.

The *ELDERinfo* program, funded by the department and Medicare, offers free, expert advice to Delawareans on Medicare for their loved ones. Consumers can ask questions by phone or arrange one-on-one counseling by calling 800-336-9500 or 302-674-7364 or by visiting <http://delawareinsurance.gov/departments/elder/eldindex.shtml>

The Commissioner said, “Open enrollment, which began October 15th and runs through December 7th, is a good time for Delawareans to review their current plans, make certain changes or choose other plans that best suit their needs. The first day of open enrollment for Medicare Advantage and Medicare drug plans is one month earlier than its traditional start of November 15th “.

During this enrollment period, Medicare beneficiaries will select their health plan and possibly their prescription drug plan. They will decide whether their 2011 Medicare health plan will be Original Medicare or Medicare Advantage. Those choosing Original Medicare will also choose a Medicare

Prescription Drug Plan (Part D). Additionally, Original Medicare beneficiaries may choose a Medigap policy (Medicare Supplement coverage) that will cover medical co-pays, deductibles, and in-patient hospital fees. The Medicare Advantage plan, an all-inclusive plan that usually includes prescription drug coverage, is an alternate health plan choice to Original Medicare. Commissioner Stewart urged citizens to review Medicare Advantage plans closely, since occasionally these plans may not include prescription drug coverage. In that case, a Medicare Prescription Drug Plan should be chosen, along with the Medicare Advantage Plan.

In Delaware in 2012, 31 Medicare Prescription Drug Plans (PDPs) are available. The prices for the PDPs range between \$15.10 and \$131.80 per month. 14 PDPs have \$0 deductibles. Each year, plans' costs and coverages change as well as health care needs. Therefore all people with Medicare should check to make sure their plan still meets their health care needs and budget for the upcoming year.

People can use the Medicare tool, Plan Finder – available at www.Medicare.gov – to compare Medicare Prescription Drug Plans and Medicare Advantage Plans. You will need the following information: your zip code, Medicare number, effective date of Medicare Part A or Part B, date of birth and a list of your medications.

The Commissioner continued, “The *ELDER*info program is an ideal option for Delawareans who are searching for the right plan for them when it comes to Medicare coverage. The program has highly trained counselors who help consumers with what can be difficult and often complex decisions.”

*ELDER*info will be reaching out to seniors throughout Delaware during the open enrollment period. Consumers are invited to attend and get their Medicare questions answered by skilled counselors. A list of events is available by calling *ELDER*info or visiting the link above.

*ELDER*info can also help consumers determine whether they qualify for federal or state help in paying for prescription drugs on a limited income. Medicare offers the Extra Help Program.

Commissioner Stewart also wants to remind Medicare beneficiaries to be aware of scams that target the elderly. "Horror stories" have included aggressive door-to-door and phone solicitations. In general, agents may only discuss Medicare products during appointments arranged with the permission of the consumer.

Agents may not lawfully:

- Claim to represent or be endorsed by Medicare
- Solicit door-to-door
- Solicit using unwanted emails, text messages or voice mails
- Approach people in common areas like parking lots, hallways and sidewalks
- Pitch products in health care settings like hospital waiting areas, exam rooms, patient rooms and pharmacy counters
- Set up an appointment to discuss Medicare, then sell unrelated products like life insurance or annuities