

Medicare Open Enrollment Information

If you or a family member is eligible for both Medicare and Medicaid (low income subsidized insurance) and you were on a “special needs plan” under Independence Blue Cross or another carrier that dropped that coverage you have until December 31, 2009 to make plans for your coverage in 2010. This isn't the easiest of tasks so get started as soon as you can.

There is a very good website that gives information explaining how what your options are. It is the Pennsylvania Health Law Project's website. <http://www.phlp.org/>

On this website there are several fact sheets explaining your choices.

1. If you choice to go back to regular Medicare and your Medicaid Access card to pay the deductibles that Medicare has it is very important that you speak to your doctor about whether he or she will continue to keep you on as a patient honoring your cards (particularly the Medicaid Access card for the deductibles). Some physicians and specialists will not accept Medicaid Access. If you have a relationship with a physician and can ask him or her directly when you are in to see the doctor you may be more successful than just speaking to his or her staff.

2. There are some special needs plans (for people of low income that are eligible for both Medicare and Medicaid) that replaced the ones that were cancelled but you must make sure that your physician(s) and most importantly the hospital that you go to will take this insurance. The important thing is to find out if your physician takes this plan and also the hospital you use. If your physician does but your hospital of choice doesn't you may have to choose a different hospital to go to for care if you need it.

Click on the following link on the Medicare website to get the names of plans in Montgomery & Bucks County that you can choose from.
<http://www.medicare.gov/MPDPF/Public/Include/DataSection/Results/ListPlanByState.asp#SNP>

If all of this is too much for you to understand you may call the Apprise counselor at The Peak Center or health insurance counselor in your area if you are not from Montgomery County, PA. The Apprise counselor at The Peak Center can be reached at 215-362-1076. Leave your name and phone number if he doesn't answer and he'll call you back. Do this as soon as possible.

For those who are **not** Dual eligible (not on Medicare and Medicaid) and you are trying to determine which health plan and/or prescription drug plan is best for you can get information on plans by state and county on the <http://www.medicare.gov> website. Remember you need to consider what prescription drugs you are on when you select a plan that best suits your needs and if you are not dual eligible you have less opportunity to change your plan. You may also call the Apprise counselor at 215-362-1076 if you need some assistance in navigating the system.

The process of choosing your health plan coverage is not simple and not easy so get started as soon as possible during this open enrollment period, get as much information as you can an be patient.