



PRACTICE ALERT

Medicare Open Enrollment Ends December 7

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The Medicare open enrollment period began on October 15 and ends on December 7. During this period, beneficiaries can review, compare, and switch their prescription drug (Part D) and health coverage. Social workers play an integral role in helping beneficiaries to understand and navigate Medicare options. This Practice Alert provides basic information on that process.

Original Medicare

Original Medicare can include Part A (commonly known as hospital insurance)¹ and Part B (commonly known as medical insurance).²

- Many beneficiaries who choose original Medicare also enroll in a Medicare supplemental plan, commonly known as Medigap.³ Beneficiaries may change Medigap plans during the open enrollment period.
- Beneficiaries who choose original Medicare can obtain prescription drug coverage through Medicare Part D.⁴ Beneficiaries may change Part D plans during the open enrollment period. Some beneficiaries may be eligible for a Low-Income Subsidy (LIS), also known as “Extra Help”; LIS applications are separate from Part D enrollment.⁵

¹ Visit <https://www.medicare.gov/what-medicare-covers/what-part-a-covers> for information from the Centers for Medicare & Medicaid Services (CMS) about services generally covered by Medicare Part A.

² Visit <https://www.medicare.gov/what-medicare-covers/what-part-b-covers> for information from CMS about services generally covered by Medicare Part B.

³ Visit <https://www.medicare.gov/supplements-other-insurance/whats-medicare-supplement-insurance-medigap> for information CMS about Medigap.

⁴ Visit <https://www.medicare.gov/drug-coverage-part-d> for information from CMS about Medicare Part D.

⁵ Visit <http://go.cms.gov/helpwithRx> for information from the Social Security Administration about the Part D LIS.

Medicare Advantage

Also known as a Medicare health plan or Part C, Medicare Advantage is generally offered by private companies that contract with the Centers for Medicare & Medicaid Services (CMS) to provide benefits covered by Part A and Part B. Given variations in plan costs, services, and quality, selection of a Medicare Advantage plan requires particularly careful consideration.

- Beneficiaries may change Medicare Advantage plans during the open enrollment period. Beneficiaries may also switch from original Medicare to Medicare Advantage or vice versa. However, beneficiaries switching from Medicare Advantage to original Medicare may face difficulty in obtaining a Medigap plan. For example, insurers can refuse to sell plans to beneficiaries after the initial open enrollment period has ended or can alter coverage or premiums based on applicants' preexisting medical conditions.
- Some Medicare Advantage plans offer prescription drug coverage; others do not. Consequently, a Medicare Advantage enrollee may keep the same health plan while enrolling in a stand-alone prescription drug plan.

Enrollment assistance

Beneficiaries who need assistance with Medicare open enrollment can contact the State Health Insurance Assistance Program (SHIP) in their state or jurisdiction. The nearest SHIP can be found either by visiting <https://www.shiptacenter.org/> and clicking on the orange "SHIP Locator" tab in the middle of the home page or by using the Eldercare Locator (<https://eldercare.acl.gov/Public/index.aspx> or 1-800-677-1116).

Free resources

CMS (<https://www.medicare.gov/> or 1-800-MEDICARE)

- Medicare Plan Finder: enables beneficiaries to compare and enroll in various types of coverage
<http://go.cms.gov/planfinder>
- *Medicare & You 2019* handbook: now available online as part of CMS's eMedicare initiative
<https://www.medicare.gov/medicare-and-you>
- *Identity Theft: Protect Yourself*
<https://www.medicare.gov/forms-help-resources/identity-theft-protect-yourself>

Center for Medicare Advocacy (<http://www.medicareadvocacy.org/>) and National Committee to Preserve Social Security & Medicare (<https://www.ncpssm.org/>) *Medicare Fully Informed Project*: provides unbiased, accurate, and comprehensive information about the full range of Medicare coverage options; includes tools to assist beneficiaries in enrollment decision making, especially the choice between original Medicare and Medicare Advantage
<http://www.medicareadvocacy.org/medicare-fully-informed-project/>

Medicare Rights Center (<https://www.medicarerights.org/>)

- *What You Need to Know About Fall Open Enrollment: Fall 2018*
<https://www.medicareinteractive.org/2017-fall-open-enrollment-guide>
- *Medicare Changes in 2019*
<https://www.medicareinteractive.org/medicare-changes-in-2019>
- *Supplemental Insurance for Original Medicare (Medigap)*
<https://www.medicareinteractive.org/get-answers/medicare-health-coverage-options/supplemental-insurance-for-original-medicare-medigaps>
- *How to Compare Plans Using the Medicare Star Rating System*
<https://www.medicareinteractive.org/get-answers/medicare-health-coverage-options/changing-medicare-coverage/how-to-compare-plans-using-the-medicare-star-rating-system>

National Council on Aging (<https://www.ncoa.org/>)

- *Part D Open Enrollment: Considering the 4 Cs*
<https://www.ncoa.org/resources/part-d-open-enrollment-considering-the-4-cs/>
- *Medicare Part D Cost-Sharing Chart* <https://www.ncoa.org/resources/medicare-part-d-cost-sharing-chart/>
- *Donut Hole: The Medicare Part D Coverage Gap Illustrated*
<https://www.ncoa.org/resources/donut-hole-the-medicare-part-d-coverage-gap-illustrated/>
- *Medicare Advantage Enrollment and Disenrollment Rules*
<https://www.ncoa.org/resources/medicare-advantage-enrollment-and-disenrollment-rules/>

The Henry J. Kaiser Family Foundation (<https://www.kff.org/>)

- *An Overview of the Medicare Part D Prescription Drug Benefit*
<https://www.kff.org/medicare/fact-sheet/an-overview-of-the-medicare-part-d-prescription-drug-benefit/>
- *Medicare Part D: A First Look at Prescription Drug Plans in 2019*
<https://www.kff.org/medicare/issue-brief/medicare-part-d-a-first-look-at-prescription-drug-plans-in-2019/>
- *Prior Authorization in Medicare Advantage Plans: How Often Is It Used?*
<https://www.kff.org/medicare/issue-brief/prior-authorization-in-medicare-advantage-plans-how-often-is-it-used/>
- *Medigap Enrollment and Consumer Protections Vary Across States*
<https://www.kff.org/medicare/issue-brief/medigap-enrollment-and-consumer-protections-vary-across-states/>