

WELCOME TO YOUR

Medicare Scoop

Open Enrollment Edition

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WHAT YOU NEED TO KNOW ABOUT

2024 Medicare Open Enrollment

It's that time of year again! Medicare Open Enrollment runs from October 15 through December 7. During this time, you have the opportunity to make changes to your Medicare coverage. Here is what you need to know:

- During this time, you can enroll in a Medicare Advantage (MA) plan or Prescription Drug Plan (PDP).
- If you're already enrolled in a MA or PDP, you can switch to a new plan or drop your current MA plan and return to Original Medicare.
- If you decide to drop your MA plan, you will need to enroll in a PDP to ensure your medications are covered.
- Any changes you make during the Medicare Open Enrollment Period will take effect on January 1.

Even if you are currently happy with your coverage, it's important to note that it could change dramatically in 2024. Medicare Advantage plans and Part D prescription drug plans can change their premiums, deductibles, cost-sharing, and some benefits, and may even discontinue their coverage altogether. It's essential that you stay informed of any changes and plan accordingly.

To prepare yourself, read your plan's Annual Notice of Change (ANOC) for 2024, which should have been sent to you by the end of September. The ANOC contains key information such as your premium, copayment, provider network, and a list of drugs that will be covered. Make sure you compare your plan's changes to other options to find the most suitable coverage for your needs.

MAKING INFORMED DECISIONS ABOUT HEALTH INSURANCE PLANS

To make the right decision for your health coverage, it's essential to do some research. Luckily, help is available to guide you through the process. The Health Insurance Counseling and Advocacy Program (HICAP) offers free, unbiased assistance. HICAP Counselors can give you clarity on your coverage options and compare plans based on your specific needs, such as the drugs you take, your preferred pharmacy, and the cost of medication. To book an Open Enrollment appointment with a HICAP counselor, call 1-800-434-0222.

Selecting a Part D Plan: A Step-by-Step Guide

Every fall, HICAP advises individuals to compare their coverage options. Research shows that many people with Part D could reduce their expenses by comparing plans annually. There may even be alternative Part D plans in your area that cover your medications with fewer restrictions or at a lower cost. Therefore, it's a great idea to explore your options.

When it comes to comparing stand-alone Part D plans or Medicare Advantage plans, we recommend using the Plan Finder, this is an excellent online tool available at www.medicare.gov. The tool offers comprehensive details on cost, drug coverage, and even has star ratings to guide you towards the right choice for you and your needs.

Medicare.gov

Follow these steps to use the Plan Finder:

- Go to www.medicare.gov and click "Find Plans Now."
- You can perform a general search on the right side of the page under "Continue without logging in." Log in or create your Medicare account on the left side of the page if you want to save your drug and pharmacy information.
- Enter your zip code and select the type of plan you're looking for: a Medicare Advantage Plan, a Medicare drug plan, or a Medigap policy.
- Enter the medications you're taking, select the pharmacies you use, and specify whether you're interested in a mail-order option.

Plan Finder will show you plans in your area. While a plan may not cover all of your medications, it may cover alternatives. Speak with your provider about whether these alternatives are suitable for you. Plan Finder also shows you if the plan has a deductible and the monthly premium.

Initially, the results will be sorted by "lowest drug + premium costs." This is the closest estimate to what you may pay out of pocket for your Part D coverage for the year. Click "Plan Details" to view more specifics about the coverage, including any restrictions that may apply to your medications.

Before enrolling in a plan, it is a good idea to confirm any information you read on Plan Finder by calling the plan directly, as information may not be completely up to date. You can enroll in a plan online, by calling 1-800-MEDICARE, or by contacting the plan directly.

If you require help with Plan Finder, don't hesitate to turn to the specialists. HICAP has been using the Plan Finder tool for years, and their counselors are well-trained in its use. While the tool is available online, HICAP counselors can ensure the most accurate results when reviewing and comparing your plan. Call HICAP to schedule an appointment if you'd like a review of your plan or a comparison. During your appointment, your HICAP counselor will explain the research results and advise you if your plan still has the lowest prescription costs or if other plans are worth considering for 2024. Remember, HICAP assistance is free, and they do not promote or sell insurance policies. They are there to assist beneficiaries in comprehending all their insurance options so they can make informed decisions about health coverage.



Protect Yourself from Fraud and Marketing Misconduct during Open Enrollment

During this time of year, be on the lookout for enrollment fraud and misleading marketing strategies. Insurance companies and their agents may bombard you with advertisements through television commercials, radio ads, events, mailings, phone calls, and texts. However, the government has guidelines for what they can and cannot do. Awareness of the rules and warning signs can help you avoid fraud and make informed decisions during Open Enrollment. Here are some Dos and Don'ts to keep in mind:

✓ DO'S

- Private health plans and their representatives/agents can and must explain how enrolling in a new plan will impact your current coverage.
- Check if your providers and pharmacies are within the plan network before enrolling you.
- Inform you of the companies they represent and whether they offer all plans available in your area.
- Schedule an appointment with you no sooner than 48 hours after agreeing to the scope of the appointment.

✗ DON'TS

- Medicare Advantage plans and their agents and insurance brokers cannot contact you via phone or email if you're not enrolled in their plan.
- Continue calling or emailing you if you've asked them to stop, even if you're enrolled in their plan.
- Visit your home without an appointment.
- Sell you a plan or schedule a sales appointment with you while at an educational event.
- Use the Medicare name or logo or imply that they represent Medicare.
- Approach you in public spaces, such as a mall or parking lot.

In addition, watch for potential marketing violation red flags, such as someone making you feel pressured or rushed to enroll in their plan, claiming that you may lose your Medicare benefits if you don't enroll in their plan, or asking for your Medicare or Social Security numbers just to provide information. Stay vigilant to avoid being scammed.

If you have been misled into joining a plan please call HICAP for assistance at 1-800-434-0222 or you can also call the California Senior Medicare Patrol (SMP) at 1-855-613-7080

A Story About

Older Adults & Medicare Health Plans

AVOID MEDICARE SCAMS

**Avoid
Medicare
Scams!**

Each year from October 15 to December 7, Medicare offers its beneficiaries the opportunity to make changes in coverage. Plan benefits and costs can change annually. So during Open Enrollment, it's important to review your coverage options for the new year to see which plan best meets your needs. For free, unbiased Medicare counseling, call the Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222.

"Oh! It's all so confusing!"
"I agree. Too many choices!"
"I like my plan...and my doctors. Do I have to change plans each year?"

"If you are satisfied with your plan, you don't need to change anything."



Medicare plans must follow rules when they market plans. They cannot:

- Pressure you to join their plan by saying things like "you have to join this plan or you won't have coverage next year."
- Come to your home uninvited.
- Harass you by telephone.
- Offer you cash or groceries to join their health plan.
- Sell you a non-health related product like an annuity or life insurance policy.
- Sign a health plan enrollment form for you.

If you decide to switch health plans:

- You should make sure that the doctors you want to continue to see will accept your new plan.
- You should make sure that the medications you have been prescribed are included in the new plan's formulary.

Senior Medicare Patrol

empowers people like you to beware of identity thieves and misinformation. To report Medicare fraud or marketing violations, call our SMP helpline at 1-855-613-7080.

Avoid Medicare Fraud & Scams!



www.californiasmp.org

**Never give your
MEDICARE NUMBER
to a stranger or to
someone you don't trust!**

To report fraud call
Senior Medicare Patrol:
(855) 613-7080



First 10 Drugs Selected for Medicare Drug Price Negotiation Program



The Inflation Reduction Act (IRA) has set out to decrease prescription drug costs for millions of American seniors and their families. The Act has already made significant strides toward this goal by capping insulin costs at \$35/month, expanding free vaccine coverage, and requiring Medicare to negotiate drug prices. Another policy being implemented is the Medicare Prescription Drug Inflation Rebate Program, which reduces coinsurance for some people with Part B coverage. This policy discourages drug companies from raising prices faster than inflation, which will reduce Medicare program spending for expensive drugs and lower out-of-pocket costs for some people with Medicare.

Beginning on January 1, 2023, drug companies will be required to pay rebates to Medicare when prescription drug prices increase faster than the rate of inflation for certain drugs furnished to people with Medicare. The new inflation rebate applies to Medicare Part B rebatable drugs, which include single source drugs and biological products, such as certain biosimilar biological products.

Starting on April 1, 2023, people with Medicare may see lower out-of-pocket costs for certain Part B drugs and biologicals whose prices have increased faster than the rate of inflation. The beneficiary coinsurance for these drugs and biologicals is 20% of the inflation-adjusted payment amount, which is lower than the standard coinsurance.

The Centers for Medicare and Medicaid Services (CMS) updates their list of drugs with new inflation rebates every quarter as drug prices and inflation rates change. Therefore, the list of drugs on the list can change every three months. CMS has recently published the list of 34 drugs with adjusted coinsurance amounts for the quarter October 1 – December 31, 2023. People with Original Medicare and Medicare Advantage who use these drugs may pay a reduced amount for their coinsurance during this specific quarter, depending on their other health coverage. This may result in savings of up to \$618 per dose. This is fantastic news for people with Medicare.

See the chart on the next page for the first 10 drugs selected for price negotiation...

Medicare Drug Price Negotiation Program: Selected Drugs for Initial Price Applicability Year 2026



In August 2022, President Biden signed the Inflation Reduction Act of 2022 (P.L. 117-169) into law. The new law makes improvements to Medicare by expanding benefits, lowering drug costs, and improving the sustainability of the Medicare program for generations to come. The law provides meaningful financial relief for millions of people with Medicare by improving access to affordable treatments and strengthening Medicare, both now and in the long run.

For the first time, the law provides Medicare the ability to directly negotiate the prices of certain high expenditure, single source drugs without generic or biosimilar competition. Below is the list of 10 drugs covered under Medicare Part D selected for negotiation for initial price applicability year 2026, based on total gross covered prescription drug costs under Medicare Part D and other criteria as required by the law.

Drug Name	Commonly Treated Conditions	Total Part D Gross Covered Prescription Drug Costs from June 2022-May 2023	Number of Medicare Part D Enrollees Who Used the Drug from June 2022-May 2023
Eliquis	Prevention and treatment of blood clots	\$16,482,621,000	3,706,000
Jardiance	Diabetes; Heart failure	\$7,057,707,000	1,573,000
Xarelto	Prevention and treatment of blood clots; Reduction of risk for patients with coronary or peripheral artery disease	\$6,031,393,000	1,337,000
Januvia	Diabetes	\$4,087,081,000	869,000
Farxiga	Diabetes; Heart failure; Chronic kidney disease	\$3,268,329,000	799,000
Entresto	Heart failure	\$2,884,877,000	587,000
Enbrel	Rheumatoid arthritis; Psoriasis; Psoriatic arthritis	\$2,791,105,000	48,000
Imbruvica	Blood cancers	\$2,663,560,000	20,000
Stelara	Psoriasis; Psoriatic arthritis; Crohn's disease; Ulcerative colitis	\$2,638,929,000	22,000
Fiasp; Fiasp FlexTouch; Fiasp PenFill; NovoLog; NovoLog FlexPen; NovoLog PenFill	Diabetes	\$2,576,586,000	777,000

Note: Numbers are rounded to the nearest thousands.

For the time period between June 1, 2022 and May 31, 2023, which is the time period used to determine which drugs were eligible for negotiation, about 8,247,000 people with Medicare Part D coverage used these drugs to treat a variety of conditions, such as cardiovascular disease, diabetes, autoimmune diseases, and cancer. These selected drugs accounted for \$50.5 billion in total Part D gross covered prescription drug costs, or about 20% of total Part D gross covered prescription drug costs during that time period.

New Coverage Alert: Part D Now Covers the RSV Vaccine

Great news! The FDA recently approved the RSV vaccine, which helps prevent lower respiratory tract disease caused by the respiratory syncytial virus. Although this virus can affect people of all ages, it can be particularly dangerous for infants and older adults. Its season usually starts in the fall and peaks in the winter.

The RSV vaccine is now covered by Medicare Part D thanks to the Inflation Reduction Act's expansion of vaccine coverage. You can receive the vaccine at no cost as long as the Advisory Committee on Immunization Practices (ACIP) recommends it. Currently, the ACIP suggests the RSV vaccine for adults aged 60 and older.

If your pharmacy tries to charge you a copay or deductible, contact 1-800-MEDICARE for assistance. As long as you have Medicare Part D, the RSV vaccine should be free for you. To obtain further assistance, call 1-800-434-0222, your local Health Insurance Counseling and Advocacy Program (HICAP).

For more information on Medicare-covered vaccines and preventive services, visit [Medicare.gov](https://www.Medicare.gov).

Out in the Community

ANOTHER SUCCESSFUL SENIOR DAY AT THE KERN COUNTY FAIR



On Friday, September 22nd, seniors aged 62 and up received free admission and parking to an exciting day at the Kern County Fair.

The festivities included presentations, trivia, giveaways, live performances, and more. This year's event boasted over 100 food vendors, including a food truck pop-up that was introduced for the first time.

The fairgrounds were bustling with a total of 924 exhibitors, thanks to some upgrades such as new portable pens and electrical improvements in the livestock area.



Community vendors were also present, providing seniors with an abundance of resources and information. The Kern County Aging & Adult Services tent was particularly popular, with representatives from all of their programs, including Information & Referral, In-Home Supportive Services, Adult Protective Services, Health Insurance Counseling and Advocacy Program, Digital Divide Program, Senior Nutrition Program, and their community partner, Independent Living Center of Kern County. We can't wait to see what the fair has in store for us in 2024!

Community Education & Outreach

The Kern County HICAP staff is committed to reaching out and engaging the local community in a variety of ways. Our outreach initiatives aim to improve the delivery of our services to the diverse population of Kern County. At HICAP, we believe that educating the community is key. Our team focuses on providing Medicare beneficiaries and their families with the knowledge they need to make informed choices about their healthcare rights and options. We do not promote or endorse any specific insurance products.

REQUEST A FREE PRESENTATION OR WEBINAR TODAY!
Does your community know about our services? Schedule a speaker for your next meeting or community event.

- General Services Overview
- Medicare Open Enrollment
- Medicare Basics
- Protecting Yourself from Medicare Fraud
- How to Save Money on Medicare Costs
- And much more...



REQUEST YOURS NOW




Don't miss our Fall Educational Webinar 2024 MEDICARE OPEN ENROLLMENT

During this webinar you will learn:

- Why is Open Enrollment important
- What changes can you make
- How to obtain a plan comparison or review from HICAP
- How to save money on prescription drugs
- How to prevent enrollment fraud and marketing plan violations



FRIDAY, OCTOBER 27TH, 2023
10:00 - 11:00 AM

SCAN QR CODE TO REGISTER FOR FREE!

If you need help registering, learning how to use Zoom or for free technical assistance the day of the seminar please call or text Digital Divide Program at 661-448-2540

[HTTPS://WWW.KERNCOUNTY.COM/HICAP](https://www.kerncounty.com/hicap)

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Medicare Open Enrollment 2024

October 15 - December 7

Open enrollment is here. This is the time for all beneficiaries to review or compare their current plan to others, and find out if there are changes that can affect them in 2024. The Health Insurance Counseling and Advocacy Program (HICAP) is here to help!

HICAP Services

- Review of Current Coverage
- Compare Prescription Drug Plans (Part D)
- Part D Enrollment Assistance
- Compare Medicare Advantage Plans (Part C)
- Medigap Plan comparisons
- Application assistance for Medicare Savings Programs

"If you are satisfied with your plan, you do not need to change anything."



Navigating Medicare



Preventing Medicare Fraud

1-800-434-0222

Avoid Medicare Scams!

- Do not accept unsolicited calls
- Never give your Medicare number to a stranger
- Do not fall for "too good to be true" TV commercials or mail advertisements
- Call HICAP to report enrollment fraud or marketing violations

Need help with Medicare cost? You may qualify for help from your state to pay for your premiums, deductibles, and copays. Contact HICAP to apply.



FREE WEBINAR 2024 MEDICARE OPEN ENROLLMENT

We will discuss...

- What is the Open Enrollment Period
- Medicare Part D Coverage Options
- Things to Consider When Changing Plans
- Part D Special Enrollment Periods
- How to Save Money on Prescriptions with the Low-Income Subsidy "Extra Help" Program
- How to Protect Yourself Against Plan Marketing Violations and Enrollment Fraud

SPEAKER : Carolina Oehler

*Program Specialist
HICAP Volunteer Coordinator*



FRIDAY
October 27
TIME
10:00 AM

This seminar is brought to you by the
Health Insurance Counseling and
Advocacy Program (HICAP)

We welcome all Medicare beneficiaries and their
families, caregivers, social work professionals &
healthcare providers

REGISTRATION IS FREE!

The seminar will be held
online via Zoom. Registration
is required



Scan me

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Call us to register 661-868-1000



For help with registration, learning how to use
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the seminar please call or text 661-448-2540