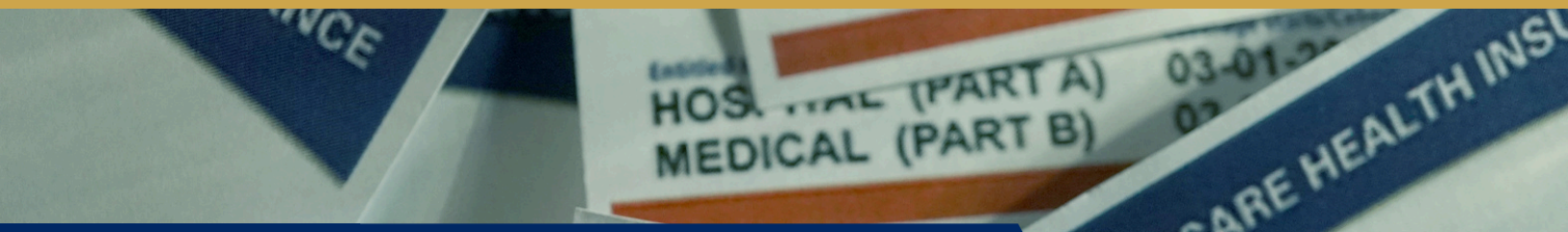
KERN COUNTY ELDER NEWS

Monthly Information Article | Kern County DEAR/EDRT TEAM*
*(Dependent/Elder Abuse Review) Team/EDRT (Elder Death Review Team)



OCTOBER 2024

2025 MEDICARE OPEN ENROLLMENT: WHAT YOU NEED TO KNOW

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Designed and Managed By:
Kern County District Attorney's Office - Victim Services Unit

Medicare Open Enrollment is coming up soon! From **October 15 through December 7, 2024**, you'll have the chance to make changes to your Medicare coverage. This is the time to review your current plan and decide if it still fits your needs for the upcoming year. You can also explore other options that might better suit your health care or prescription drug needs. Let's take a closer look at how this works and what you should keep in mind during this important time.

Why Review Your Medicare Plan?

Even if you're happy with your current Medicare plan, it's still a good idea to review your options during Open Enrollment. Plans can change from year to year, and so can your health needs. You may find a plan with better coverage, lower costs, or extra benefits that you didn't have before. Taking a little time to compare plans now could save you money and headaches in the future.

Part D Prescription Plans: Things to Consider

If you're looking at Medicare Part D, which covers prescription drugs only, here are a few things you should consider before making any changes:

- Does the plan cover all your medications? Be sure to check that every prescription you need is covered under the plan you're considering.
- How much will you pay? Look at the plan's premiums (what you pay monthly), deductibles (what you pay before coverage kicks in), and any other out-of-pocket costs.
- Are there any restrictions? Check if the plan has limits on how much medication you can get, requires prior approval, or has step therapy (where you try less expensive treatments first).
- What are the copay costs? Find out how much you will pay for each medication at your pharmacy.
- Is your pharmacy in the network? Make sure your pharmacy is part of the plan's preferred network to avoid higher costs

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- Kern Co. Sheriff's Office
- Kern Co. Veterans Service Dept.
- Social Security Admin.
- Strata Credit Union

Medicare Advantage Plans: What to Know

Medicare Advantage plans are an all-in-one option that often includes drug coverage, but there are still important factors to think about:

- **Can you keep your doctors?** Check if the plan works with the doctors, hospitals, and specialists you prefer. Some plans may require you to change doctors.
- **What are the costs for doctor visits and hospital stays?** Look closely at the co-payments and coinsurance (the amount you pay after insurance) for different medical services.
- Are your prescriptions covered? Just like with Part D, make sure all your medications are covered and that the costs are reasonable.

Where to Get Help

Choosing the right Medicare plan can feel overwhelming, but you don't have to do it alone. T***he Health Insurance Counseling and Advocacy Program (HICAP)*** provides free, unbiased help to Medicare beneficiaries. HICAP counselors can walk you through your options, explain the benefits of each plan, and help you find the best coverage for your needs. To schedule a free appointment, **call HICAP at 1-800-434-0222.**

Help for Low-Income Beneficiaries

If you're concerned about the cost of your Medicare plan, there may be financial assistance available. The Low-Income Subsidy, also known as "Extra Help", is a program that helps Medicare beneficiaries pay for Part D prescription drug costs. It can help cover premiums, deductibles, and co-payments. HICAP can assist you with applying for this program, as well as other Medicare Savings Programs. They can also guide you if you need help getting your medications or appealing a denied claim from your insurance company.

Stay Informed

For those with Original Medicare, you can visit www.medicare.gov or check your 2025 Medicare & You Handbook to learn about the changes coming next year. Be sure to review any increases in premiums, deductibles, or other costs. If you have a Medicare Advantage or Part D plan, look at your plan's Annual Notice of Change (ANOC) and Evidence of Coverage (EOC) to understand how your plan will change in 2025.

Take advantage of the Medicare Open Enrollment period to make sure you have the right coverage for the year ahead! And don't forget, HICAP is always here to assist you in making these important decisions.

Protect yourself from marketing violations and Medicare fraud!

During Open Enrollment, there is a higher risk than usual for fraudulent activities. Medicare has rules about how plans can and cannot communicate with you during Medicare's Open Enrollment period to market their insurance plans.

SMP
Senior Medicare Patrol
Preventing Medicare Fraud

Medicare plans cannot...

- Pressure you to join their plan.
- They can't call you or visit your house without your permission to offer plan enrollment, services, or free medical equipment.
- They can't offer you cash, gift cards, or groceries to join their plan.
- Remember to NEVER give your Medicare number to a stranger or to anyone you don't trust and IF you are satisfied with your plan, you do not need to change anything.

If you have been misled into joining a plan or were enrolled in a plan without your consent, please call our office for assistance at **1-800-434-0222.**

KERN COUNTY
AGING & ADULT SERVICES

FREE WEBINAR 2025 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
- NEW! Medicare Prescription Payment Plan
- 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 25

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

Can't scan the code?
Call us to register 661-868-1000

For help with registration, or for free technical assistance the day of the seminar please call or text 661-448-3718

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