



KERN COUNTY ELDER NEWS

Kern County DEAR/EDRT TEAM
(Dependent/Elder Abuse Review) Team/EDRT (Elder Death Review)



Monthly Information Article

October 2022 2023 Medicare Open Enrollment



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Agency Partners

Bakersfield Police Department

California Dept. of Insurance

CSUB

Dept. of Social Services Licensing

GBLA

Independent Living Center of KC

Kaiser Permanente

Kern Co. Aging & Adult

Kern Co. BHRS

Kern Co. Coroner

Kern Co. District Attorney

Kern Co. DA Victim Services

Kern Co. Family Law Facilitator

Kern Co. Public Health

Kern Regional Center

Kern Co. Sheriff's Office

Kern Co. Veterans Service Dept.

Social Security Admin.

Strata Credit Union

Medicare Open Enrollment period runs from **October 15th** through **December 7th** each year. During this time, you can make certain changes to your health insurance coverage, including adding, dropping, or changing your Medicare Advantage and Part D coverage. Even if you are happy with your current health and drug coverage, Medicare Open Enrollment period is a good time to review what you have, compare it with other options, and make sure that your current coverage still meets your needs for 2023.

The Health Insurance Counseling and Advocacy Program (HICAP) offers free and unbiased assistance to all Medicare beneficiaries. Registered HICAP Counselors can offer a complete review, a plan comparison, and an explanation of the plan's benefits so beneficiaries can make informed decisions.

What changes can you make during Open Enrollment?

- Join or switch a Medicare Prescription Drug plan PDP (Part D)
- Join or switch a Medicare Advantage Plan (MAPD)
- Leave Original Medicare and enroll in a Medicare Advantage Plan
- Leave a Medicare Advantage Plan and return to coverage under Original Medicare

Medicare Plans change every year that's why it's important to review your current coverage or compare it to other plans to make sure you will have the best coverage for your health care needs at the lowest cost.

What do you need to consider before changing Part D plans?

- Does the plan cover all of your prescription drugs?
- What will be your cost for premiums and deductibles?
- Does the plan have restrictions on your drugs like quantity limits? Prior authorizations? Step therapy?
- What will be your copay at the pharmacy?

Medicare Advantage plans usually include prescription drug coverage, but beneficiaries enrolling in one of these plans must also consider things like...

- Does the plan contract with the doctors and hospitals you want to see or do you have to change doctors?
- What are the copays and coinsurance for medical or hospital services?
- Are all your prescriptions covered? What will be the cost?



Low-Income Assistance: Extra Help for Part D Costs

Medicare beneficiaries with low incomes who meet certain income and asset qualifications can obtain financial assistance with Medicare Part D prescription drug costs. The Low-Income Subsidy “Extra Help” program pays for some Part D prescription drug plan costs, including Part D plan premium, deductibles and copayments.



HICAP can assist beneficiaries apply for Extra Help and for any of the Medicare Savings Programs. HICAP can also help beneficiaries with options for obtaining their medications or appealing decisions when the plan denies cover.



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.

Insurance agents 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 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 **661-868-1000**

To request a counseling session or an unbiased Medicare plan comparison during Open Enrollment call HICAP at 661-868-1000

