Medicare Decision Time

Open Enrollment Starts November 15

Medicare Prescription Drug (Part D) Plans and Medicare Advantage Plans change every year. Many plans will no longer be available in 2011.

All people with Medicare should:

- Review the 2011 costs and coverage of their current plans
- Compare with other plans in their area
- Choose a plan that meets their needs and budget.

The Medicare Annual Open Enrollment Period starts November 15 and continues through December 31, for coverage beginning January 1, 2011.

There are significant differences between plans. Starting in 2011, different Part D Plans in our area will have monthly premiums from as low as $14.80 up to as high as $120.10. However, monthly premiums are not the only things to consider. Plans have different deductibles, co-pays, covered drugs and restrictions. Plan information and cost estimates can be found by entering a drug list into the Medicare Plan Finder on www.medicare.gov.

The SHINE program can help you!

For help understanding your options and finding the lowest cost Part D Plan for you, call your local Senior Center to schedule a FREE individual appointment with a SHINE counselor as soon as possible. Do not wait! Bring all your insurance information and a list of your prescription drugs with dosages to the appointment.

You can also reach a SHINE Counselor by telephone. Call 1-800-AGE-INFO (1-800-243-4636), then press or say 3. Once you get the SHINE answering machine, leave your name and phone number. A SHINE Counselor will call you back as soon as possible. Please be patient as the demand for help is great.