



## **What You Need to Know Ahead of Medicare Open Enrollment**

By Senator Jay Rockefeller

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Next month will mark the 50th anniversary of the election of President Lyndon Johnson, who campaigned on the promise to create a system to provide health care insurance for older Americans. Today, that program is known as Medicare.

Medicare is one of our nation's most far reaching programs. It covers nearly 50 million seniors and individuals with disabilities, including hundreds of thousands in West Virginia. Because of Medicare, seniors don't have to choose between living expenses like groceries or gas and going to the doctor or getting a prescription they need to stay healthy.

Medicare is stronger than ever thanks to the Affordable Care Act. Through the law, Congress closed the so-called 'donut hole' lowering the cost of prescription drug coverage for Medicare recipients. This has saved West Virginians more than \$127 million on their prescription drugs since 2010. Medicare beneficiaries also have access to crucial primary and preventive services like general wellness exams and cancer screenings for free.

This is all great news, especially for those living on limited monthly incomes. Starting next week, the open enrollment period for Medicare begins again. From Wednesday, October 15, to Sunday, December 7, newly eligible seniors and certain individuals with disabilities can enroll in Medicare for the first time. Those who currently have Medicare coverage can review their plan and compare it to other Medicare plans.

During the open enrollment period, I strongly encourage all who currently have Medicare and Medicare Advantage plans to reevaluate your needs and budget. Costs and coverage change from year to year and thanks to the Affordable Care Act, many improvements in coverage and benefits have been made to Medicare. Be sure to review your current plan and compare it with other options. Even if you are happy with your plan, it is a good idea to review it each year to make sure there have not been any significant changes. You may be able to find a similar plan with comparable coverage at a lower monthly cost than you are currently paying.

If you are currently enrolled in Medicare, or are looking to enroll because you recently became eligible, you should call 1-800-MEDICARE toll free or visit [www.medicare.gov](http://www.medicare.gov) to view available plans or learn more about how to enroll. The State Health Insurance Assistance Program (SHIP) is also available to West Virginians seeking professional, confidential guidance on their enrollment. You can contact SHIP by calling 1-877-987-4463 toll free or visiting

[www.wvship.org](http://www.wvship.org). If you do not have Internet in your home, you may access the Internet at your local public library, free of charge.

If, after reviewing you are still happy with your current Medicare or Medicare Advantage plan, you do not need to re-enroll for 2015. No further action is needed to continue receiving the comprehensive care you signed up for last year. However, please be aware of potential scams during open enrollment season. No person working for Medicare should contact you unsolicited and request personal information such as your bank account number or Social Security number. Medicare is an essential lifeline for so many West Virginians and I have fought hard to make sure those receiving Medicare benefits continue to get the coverage and care they deserve. I hope those who are eligible will take this time to care for themselves and enroll in the affordable coverage that Medicare offers.

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