Medicare Enrollment Begins Nov. 15 - Seniors Should Sign Up for Plan by Dec. 8 to Avoid Gap in Coverag

by Bend Weekly News Sources

With the 2007 Medicare enrollment period beginning in less than one week, seniors across America will be faced with a steep challenge and little time. In order to receive Medicare prescription drug coverage in 2007, Medicare beneficiaries must choose from a significantly wider field of Medicare choices and have only six weeks to make a selection. This is a far shorter time then the six-month enrollment period available in 2006.

If seniors do not choose a plan by December 31, 2006, they are at risk of losing Medicare Part D prescription drug coverage for all of 2007 or risk being re-enrolled in a plan that does not cover medically necessary drugs. Beneficiaries can begin enrolling in Medicare plans beginning November 15th, 2006.

The Center for Medicare and Medicaid Services (CMS), is urging Medicare beneficiaries to sign up for a plan by December 8, 2006 to ensure they begin receiving drug coverage on January 1, 2007 and avoid missing critical drug dosages. This puts Medicare beneficiaries who are taking medically necessary drugs at significant risk for major health problems if they are not able to enroll in a plan by early December or do not take action to ensure that medically necessary drugs are covered by their 2007 plan.

â€œLast yearâ€™s Medicare enrollment proved to be a logistical nightmare for local service agencies and an enormous headache for seniors and their families,â€• said Senior Educators President Brian Poger. â€œWith the shorter enrollment period this year and an increased number of choices, people are going to need all the help they can get to make sure they are enrolled in a Medicare plan that meets their heath needs and budget before the deadline.â€•

As part of an on-going effort to make the process of choosing a Medicare plans simpler and more straight-forward, Senior Educators has released the â€œTop 10 Tipsâ€• for choosing a Medicare health or drug plan. These tips are designed to help seniors and their families narrow the field of choices by helping them understanding of their specific needs.

Senior Educators Top 10 Tips for Navigating Medicare:

Calculate your healthcare costs. Try to figure out how much you paid for medications, hospital bills, doctor visits and other health costs this year.

Write it down. Make a list of your doctors and drugs as you consider your options.

Confirm your coverage. Make sure your doctors and drugs are covered by the plans you are considering.

Do your homework. Consider an insurance companyâ€™s financial security, customer service and reputation before signing up.

Consider different options. New Medicare insurance plans often include health and drug insurance for little or no premium beyond Medicare.

Be realistic. Donâ€™t leave a Medigap or supplemental insurance plan for a $0 premium plan if you expect to be frequently hospitalized.

Be a smart shopper. Compare plans from a variety of companies or use a service that can help make that comparison for you.

Donâ€™t believe everything you hear. Be cautious about signing up for a plan at a seminar that sells only one companyâ€™s plans.

Read the fine print. Always review potential plansâ€™ â€œSummary of Benefitsâ€•.

Get expert advice. Use appropriate independent resources to help you assess how competing insurance plans may or may not meet your needs.

The 2007 Medicare enrollment period, which begins November 15 and ends on December 31, gives seniors significant increases in the number and types of plans available to beneficiaries locally. Nationally, the number of Medicare Advantage plans available to beneficiaries at the county level has almost doubled from 33,760 plans in 2006 to 66,510 in 2007. The numbers of choices for standalone Medicare Part D drug plans have also increased in every state. Many health providers have also altered the structures of their service, co-pays and drugs that covered in their formularies.

â€œSeniors who are planning on staying in their current plans without looking into the details could be in for a big surprise in 2007 due to changes in plan structures and formularies,â€• said Brian Poger. â€œItâ€™s very important this year to shop around between plans, because the plan you signed up for last year may not be the best plan for you in 2007.â€•

Another important change in Medicare for 2007 is the $40 increase in the Medicare Part A deductible, an insurance that covers hospital visits. The monthly premiums for Medicare Part B doctorâ€™s insurance have not risen significantly in 2007 for the average beneficiary, in part, because this year Medicare began the process of â€œmeans testingâ€• for monthly premiums, which will result in increased premiums for high-income beneficiaries compared other members.

About Senior Educators:

The search for better, more affordable healthcare coverage through Medicare Prescription Drug and Medicare Advantage plans can be a daunting task. Senior Educators provides unbiased guidance and free expert enrollment services to Medicare recipients to help make obtaining high-quality healthcare as simple and affordable as possible.

The Senior Educators Service:

Senior Educators offer specialized enrollment services and Medicare advice that is free to anyone through the Advice Line at 1-800-505-8515. Senior Educators has a network of licensed representatives available over the phone who are experts in fitting insurance plans to the needs of each individual customer and have helped to guide thousands of seniors, professional caretakers, physicians, and adults with aging parents to a Medicare Plan that fits both their health needs and their budget. 96% of clients surveyed rated the service they received as â€œgood to excellent.â€•

The free Advice Line at 1.800.505.8515 is open Monday-Fridays 8 a.m. to 8 p.m. & Saturday. 8 a.m. to Noon.

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