

Senior Educators Call on New Democratic Congress to Extend Medicare Drug Plan Enrollment Period into

by Bend Weekly News Sources

Medicare Advantage Plan Enrollment Open Until March 31, 2007, But Stand-Alone Drug Plan Enrollment to End in Three Weeks

The Medicare drug plan enrollment period is now half-way through, leaving Medicare-eligible seniors with less than three weeks to choose a Medicare Prescription Drug plan for 2007. Senior Educators, a group that helps seniors select and enroll in Medicare drug plans, is calling on legislators to expand the Medicare Drug Plan enrollment period through March 31, 2007 to give seniors enough time to make what can be a tough choice on a often-confusing subject.

“Six weeks simply isn’t enough time for seniors to select and enroll in a Medicare drug plan,” said Senior Educators President Brian Poger. “Medicare insurance is complicated and Medicare recognizes that fact by giving people four and a half months to choose Medicare Advantage plans, yet only 45 days to choose stand-alone plans. Forcing seniors to make this complicated decision in 45 days potentially jeopardizes their health care needs and certainly doesn’t give them the time they need to shop around for the best plan.”

Congresswoman Nancy Pelosi (D-CA) announced that reforming Medicare Part D would be her first priority when she takes leadership of the House as Speaker in 2007. A Medicare Part D extension through March would match the option available for Medicare Advantage plans.

During the extended Medicare Advantage enrollment period, which begins on January 1, 2007 and ends on March 31, beneficiaries are allowed to switch one time into a Medicare Advantage plan without penalty. Seniors who enrolled in a Medicare Prescription Drug Plan before December 31, 2006 are eligible to switch into an Advantage Plan. Advantage plans are managed health care insurance plans that offer coverage for doctors and hospital visits and are available with or without prescription drug coverage.

“Medicare-eligible seniors do not have to rush into signing up for a Medicare Advantage plan before the end of the month,” says Brian Poger. “I tell people to take their time choosing a Medicare Advantage plan, which has the potential to significantly lower health care bills, but can be complicated. Make sure to seek expert help in figuring out which plan best suits your needs and compare many plan options before rushing into a decision.”

The Medicare Reform Act of 2004, which created Medicare Part D, forces beneficiaries to re-enroll each year in a plan and allows all plans to change their drug formularies and increase premiums and co-payments yearly. Nationally, Medicare beneficiaries must choose between an average of 55 different Medicare stand-alone drug plans available at the state level.

About Senior Educators: Senior Educators offer professional enrollment services and Medicare advice that is free to anyone through the Advice Line. Senior Educators, dba Professional Senior Educators Insurance

Services, has a network of licensed representatives, available over the phone, who are experts in fitting insurance plans to the needs of each individual customer. Senior Educators has helped guide thousands of seniors, professional caretakers, physicians, and adults with aging parents to Medicare Plans that fits both their health needs and their budget. Ninety-six percent of clients surveyed rated the service they received as "good to excellent."

The free Advice Line is open Monday-Friday 8 a.m. to 8 p.m. & Saturday 8 a.m. to Noon -- 1 (800) 505-8515.

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