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Medicare Open Enrollment for 2015 Begins Wednesday, October 15
KDADS Secretary Kari Bruffett Urges Older Adults to Review Their Plans and Coverage

TOPEKA – Kansas Department for Aging and Disability Services Secretary Kari Bruffett is reminding older Kansas adults that the Medicare open enrollment period for 2015 begins Wednesday, October 15 and runs through December 7. About a half million Kansans are currently enrolled in Medicare.

“Older adults should receive a letter from Medicare with notice of the open enrollment period. Coming changes in premiums, cost sharing, benefits and the availability of plans might require some beneficiaries to find alternative coverage and lead others to pay more if they continue with their existing coverage,” Secretary Bruffett said. “I urge all Kansans on Medicare to contact KDADS’ SHICK program or their local Area Agency on Aging to get the information they need to make an informed decision on their continued coverage.”

KDADS’ Senior Health Insurance Counseling for Kansas (SHICK) is a free program offering older Kansans an opportunity to talk with trained, community volunteers and get answers to questions about Medicare and other insurance issues. SHICK provides you with many resources that will help you with your struggle through the Medicare maze.

“Last year our SHICK volunteers had 41,000 contacts with older Kansans. They really know their stuff,” Secretary Bruffett said. “They have received training on Medicare, Medicare Supplement Insurance and other health insurance subjects that concern older Kansans.”

SHICK volunteer counselors do not work for any insurance company. Their goal is to educate and assist the public to make informed decisions on what’s best for them. Information on how to contact your local SHICK volunteers is available at this link, http://www.kdads.ks.gov/SHICK/psa_map.html or individuals may call KDADS’ Janet Boskill for help in finding to a SHICK volunteer at (785) 296-4986.

Older Kansans may also contact their Area Agencies on Aging for more free information about the open enrollment process. Contact information for those agencies is available at the link above. Help and advice are also available through Sedgwick County and Douglas County senior services listed at the same link.

Medicare Advantage subscribers who are happy with their premiums would be wise to check for hidden cost increases and other plan changes during the upcoming open enrollment period.

Part C, also known as Medicare Advantage, offers plans from private insurers that cover Part A and Part B costs and some prescription drug coverage plus vision and dental coverage. Medicare Part D is the 8-year-old benefit that covers prescription drugs, an optional plan that has its own monthly premium.

In 2014, 30 percent of the nearly 54 million Medicare subscribers are enrolled in a Medicare Advantage. Most of the older adults who have chosen the traditional A and B plans won't have to pay a Part A premium; for Part B most will pay a monthly premium.

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The biggest hidden cost increase this year comes in the form of the plans' out-of-pocket maximums, which is the cap subscribers pay toward non-copay, non-pharmacy expenses. Another change this year is that the cost of non-generic prescriptions may be going up under some plans. For Medicare beneficiaries using several prescribed medications, it's a good idea to review a plan's 2015 drug formulary to make sure medications are still covered and affordable, particularly if a physician prescribes brand-name or "non-preferred" medications. Prices and cost-sharing also are rising on items such as outpatient surgery, chemotherapy, complex procedures or durable medical equipment.

"Relatively few Medicare beneficiaries re-examine their plan options each year even though doing so, in some cases, can help individuals save money on premiums or gain access to additional benefits," Secretary Bruffett said. "I urge Kansans who are on Medicare to review their plans to make sure they are getting the best coverage they can for their individual situation."

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The Kansas Department for Aging and Disability Services mission is to foster an environment that promotes security, dignity and independence for all Kansans.