



It's Open Enrollment Period for Changing Medicare Drug Plans

If you or someone you provide care for are thinking about joining or switching Medicare prescription drug plans, now is the time to act. The Open Enrollment period for this program—known as *Medicare Part D or Medicare Advantage*—runs from **November 15, 2008 to December 31, 2008**. This is the **ONLY** time of the year when you can change your Part D plan.

What you need to know

Part D prescription drug coverage is insurance provided by private companies approved by Medicare. In Maine, there are many Part D plans from which to choose, offered by 19 organizations, and they differ with respect to drugs that are covered, premiums, co-pays, deductibles, and other factors.

If you were already 65 when Part D was instituted on January 1, 2007, you may have already enrolled during the enrollment period last year. Since then, your medications or your plan may have changed. So it's possible that you may do better with a different plan, or you may be content with your current plan. You may also have chosen not to sign up for Part D last year, even though you were eligible, and now are rethinking that decision. You will usually have to pay higher premiums if you missed signing up for drug coverage when you were first eligible.

Many people who are enrolled in Medicare, however, don't need Part D. If you already have good prescription drug coverage through veterans or retirement insurance benefits, for example, Part D plans usually won't be worth the additional cost to you.

If your income and resources are low, you may qualify for reduced payments and deductibles under Part D.

Where to Get Free Help

Maine Area Agencies on Aging

Toll free number for all Area offices: 1-877-ELDERS1 (1-877-353-3771)

Southern Maine Agency on Aging

136 U.S. Route One
Scarborough, ME 04074
www.smaaa.org
1-800-427-7411

SeniorsPlus

www.seniorsplus.org/
465 Main Street, P.O. Box 659
Lewiston, ME 04243-0659
1-800-427-1241

Senior Spectrum

www.seniorspectrum.com
1 Weston Court, PO Box 2589
Augusta, ME 04330
1-800-639-1553

Aroostook Area Agency

www.arostookaging.org
33 Davis Street
Presque Isle, ME 04769
1-800-439-1789

Eastern Maine Area Agency

<http://www.eaaa.org>
450 Essex Street
Bangor, ME 04401
1-800-432-7812

Maine Office of Elder Services

1-800-262-2232
(TTY 1-800-606-0215)
Their publications can be found at www.maine.gov/dhhs/beas/publications.htm

Signing up for Part D the first time

Most people first become eligible for Medicare as well as Part D on their 65th birthday. You can sign up for a Part D plan during the seven months surrounding your 65th birthday—the month of your birth, plus the three months both before and after that month. **Note:** You will usually have to pay higher premiums if you miss signing up for drug coverage when you are first eligible and the penalty will go up 1 percent each month you wait.

If you need more information or assistance

Figuring out whether you will benefit from a Part D plan and, if so, which plan is best for you, can be complicated. You can do the research yourself or enroll by going online. The website run by Medicare, www.medicare.gov, can compare the costs among the 53 Part D plans available in Maine. You also should have received the “Medicare and You” booklet in the mail this fall.

If you find it difficult to use the Medicare website, or have other questions about Part D, excellent **free help** is available right here in Maine. Call the Maine Area Agencies on Aging at 1-877-ELDERS1 (1-877-353-3771) toll free, and you will be connected to the Agency on Aging for your area. A list of the Maine Area Agencies on Aging and other Maine organizations that can provide helpful information about Part D and other health care issues of interest to seniors is contained in the sidebar box in this message, along with their contact information.

The Health Insurance Specialists at the Maine Area Agencies on Aging will help you get the information you need to determine which plan works best for you. They will help you get the **best coverage for the lowest cost, and assist you in the enrollment process.**

During the Open Enrollment period, the Maine Area Agencies on Aging are also offering free counseling sessions at many times and sites. To get the schedule of dates, times and locations or to make an appointment with a counselor, call the agency closest to you.

I hope you find this information helpful.

Sincerely



Tom Allen
Member of Congress

