Center for Medicare Advocacy, Inc.
www.medicareadvocacy.org

CMA Press Release – November 9, 2005

LOOK BEFORE YOU LEAP INTO A MEDICARE PART D PLAN

Contacts: Attorney Judith Stein
(860) 456-7790
jstein@medicareadvocacy.org

Attorney Vicki Gottlich
(202) 216-0028
vgottlich@medicareadvocacy.org

Next week Medicare beneficiaries can begin enrolling in a Part D prescription drug plan. Doing so will require sifting through detailed, complex information, which will prove to be difficult for many beneficiaries. When choosing a Part D plan, "beneficiaries need to take time to consider their options," cautioned Judith Stein, Executive Director of the Center for Medicare Advocacy, Inc., a national non-profit organization that represents older people and people with disabilities. With Part D enrollment beginning November 15, beneficiaries are being overwhelmed with unrelenting hoards of information which they must gather and understand in order to make an informed choice about their drug coverage. But the information has been confusing, at times inconsistent, and seniors find the multitude of choices nothing less than overwhelming. "Many will have over 40 plans to choose from," Stein continued, "and there are other concerns. Retirees who receive health benefits from their former employer, for example, need to be certain they won't lose **all** their other health care benefits if they enroll in a Medicare Part D plan".

Beneficiaries can consult the CMS Plan Finder at www.medicare.gov, call 1-800-MEDICARE, or contact individual plans by phone or online to find out more about what each plan offers. CMS is also relying on local resources such as State Health Insurance Assistance Programs (SHIPs), to provide one-on-one counseling. However, much of Medicare's own information has been faulty, making it difficult for local counselors to provide help. "Beneficiaries so far have not been able to fully rely on any of the information available. Information from one source is frequently inconsistent with information from another. Beneficiaries will need to double and triple-check their information before making a decision," says Stein.

Stein also reminded beneficiaries that "a decision does not have to be made on the first day of enrollment, November 15." Beneficiaries have from November 15, 2005 to May 15, 2006 to choose and enroll in a plan without incurring a penalty for late enrollment. Beneficiaries should take the time to look carefully at plan options, taking into consideration the type of coverage they currently have, including retiree benefits, what drugs they take and the dosages, and how much they can afford to pay for a plan. "There's time. This is all new and still unfolding," said Stein, reminding Medicare beneficiaries to "look carefully before they leap into choosing a plan."