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## Medicare Open Enrollment Time

Are you 65 or older? Below is the annual update about Medicare Open Enrollment:

Medicare-eligible Nebraskans still have time to review their Medicare Part D Prescription Drug plans through December 7. Anyone eligible for Part D but not yet signed up for a drug plan can do so until December 7.

Plans change every year and just because you like your current plan doesn't mean it will work the same next year. Beneficiaries need to check their plans every year to make sure they are still the best plan for their needs.

It is important to make sure your plan covers medications you are currently taking. It is possible that the list and levels of medications that plans cover can change from year to year. There are 22 plans offered in Nebraska for 2022 with premiums ranging from \$6.80 to \$116.10 per month. Different plans cover different medications, and the lowest premium isn't always the best. Deductibles will range from \$0 to \$480.00. The deductible on many plans does not apply to generic medicines, but each plan is different.

It takes about 30 minutes to review your plan. You will need your Medicare card and a list of your medications including the dose and strength of each. Beneficiaries can go online to [medicare.gov](https://www.medicare.gov) and use the plan finder to determine the best plan, call the Nebraska SHIP toll-free hotline at **800.234.7119** to find a trained volunteer in a local area for free one-on-one help with the process, or call Medicare directly at **800-MEDICARE (800.633.4227)** for help with finding the best plan. TTY users should call 877.486.2048.

The first option of using a Medicare account for a personalized online comparison review is recommended for best results. It is quite simple to set up a Medicare account at [medicare.gov](https://www.medicare.gov). For those not comfortable with computers or who would simply like free, unbiased advice, a Nebraska SHIP volunteer will offer educated guidance.

The Senior Savings Model is available in 2022 for plans that choose to participate. Participating plans have agreed to charge NO MORE than \$35 for 1 month supply of select insulins. Plans do not have to cover the same insulins, so it is very important to review the plans to enroll in one that covers the needed insulin brand.

It is important to take the time to review your Medicare Part D plan each year between October 15 and December 7.

*Source: Nancy Frecks, Extension Educator*