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## Medicare Open Enrollment

October 15 through December 7 is the time for all Medicare Part D participants to evaluate their Part D plans for 2021. It is very important that every year the Part D plans are reviewed and compared. Many plans change benefits and costs. Also, many times prescriptions and life situations change.

Again, this year the Senior Health Insurance Program (SHIP) Volunteers and Nebraska Extension have teamed up to provide free, unbiased counseling information and enrollment for people who are receiving Medicare. New premiums and deductibles for the 2021 Prescription Drug Plans have been released. There are 28 plans offered in Nebraska with premiums ranging from \$7.30 to \$104.70 per month. Plan deductibles will range from \$0 to \$445.00. Each plan covers different prescriptions, so the cheapest premium isn't the best for every person. The only way to know for sure is to use the [www.medicare.gov](http://www.medicare.gov) website to do a personalized comparison. Once the information is personalized, then a decision can be made based on individual needs and wants. To complete a personalized comparison, a list of current medications with dose, frequency, and a Medicare card are needed. The option of using a MyMedicare account for your personalized comparison is available and is recommended for the best personalized review. If you don't have a MyMedicare account, it is very simple to set up an account on the [www.medicare.gov](http://www.medicare.gov) website.

New for 2021 is the Senior Savings Model that is available for drug plans that choose to participate. The participating plans have agreed to charge NO MORE than \$35 for one month of select insulins. Plans do not have to cover the same insulins so it is very important review the plans to enroll in a participating plan that will cover the insulin brand that is needed.

It is important to take time to review and compare. Medicare and Nebraska Senior Health Insurance Information Program (Nebraska SHIIP) provide free, unbiased counseling. To get one-on-one help, call the SHIIP toll-free hotline at 800-234-7119 to make an appointment in your area. Visit [www.medicare.gov](http://www.medicare.gov) to compare your current coverage with all of the available options in your area, and enroll in a new plan if you decide to make a change, or call 1-800-MEDICARE (1-800-633-4227) 24-hours a day/7 days a week to find out more about your coverage options. Teletypewriter (TTY) users should call 877-486-2048.

Nebraska Extension offices in Chase, Dundy, Hayes, Hitchcock, and Perkins will be scheduling personal telephone reviews during the open enrollment period. Contact the Nebraska Extension Offices in those counties to set up an appointment to sign up or to review Medicare Part D plans.

For more information about other Nebraska Extension offices partnering with SHIIP contact your local Extension office. (Source: Nancy Frecks, Nebraska Extension Educator)