

Post Rock Extension District **The Post Rock Connection** Family and Consumer Sciences Monthly Newspaper Column — October 2021

The Post Rock Connection Post Rock Extension District #1 Family and Consumer Sciences Column Month of October 2021 By Brenda Langdon, Family Resource Management Agent

Medicare Open Enrollment

Now is the time for Medicare beneficiaries to compare Part D Prescription Drug Plans. All Medicare drug plans must give at least a standard level of coverage set by Medicare. However, plans offer different combinations of coverage and cost sharing. Medicare drug plans may differ in the prescription drugs they cover, how much you have to pay and which pharmacies you can use. It's a good idea to compare plans in your area and choose one that meets your needs.

The open enrollment period for Medicare Part D Prescription Drug plans begins October 15 and ends December 7, with coverage beginning January 1. During this time, you can make changes to your Part D coverage for next year. Fall Open Enrollment is the time to review what you have, compare it with other options, and make sure that your current coverage will meet your needs for the coming year.

Be sure to read over the annual notice of change, that you received in the mail, from your current drug company. It will tell you what changes will be in effect January 1st, such as drug coverage and monthly costs. If you are unhappy with any of your plan's changes, you can enroll in a new plan. You should consider making changes to your prescription drug plan, if it no longer meets your needs or if you could lower your out-of-pocket expenses. Unbiased assistance is available by a SHICK, Senior Health Insurance Counseling for Kansas, counselor in your area. Counseling is available at K-State Research and Extension's Post Rock District offices in Osborne, Lincoln, Mankato, Smith Center and Beloit. As a SHICK counselor I am available

to meet with consumers for personalized free counseling sessions to change your Part D Prescription Drug Plan, assist with problems and questions, and provide support during the decision-making process.

Things you will want to consider when looking at a prescription drug plan:

- Does the plan cover all your prescription drugs?
- Does your pharmacy of choice accept this plan?
- Check the plans star rating. Star ratings are based on customer service, member experience with the drug plan, drug pricing and member complaints.

Contact your local Post Rock District Extension office to schedule an appointment to go over your medications to determine what prescription plan is right for you based on the medications you are taking.

The Post Rock District of K-State Research and Extension serves Jewell, Lincoln, Mitchell, Osborne, and Smith Counties. Contact Brenda at bklangdon@ksu.edu or by calling 785-346-2521. Stay connected with "Post Rock Extension" on Facebook, Twitter, Instagram, and YouTube. Our website is <u>www.postrock.ksu.edu</u>.



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