



Louisiana Health Care Review

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Medicare Beneficiaries Encouraged to Compare Prices and Coverage for Drug Plans

Annual re-enrollment period begins this week

Baton Rouge, LA (Nov. 13, 2008) - Beginning on Saturday, Nov. 15, Medicare patients in Louisiana and the nation have a six week window of time to make changes to their Medicare prescription drug (Part D) plans. With prescription drug prices and co-payments for drugs expected to rise significantly next year, Louisiana Health Care Review reminds seniors to review their options carefully.

To assist beneficiaries, Medicare has developed an online service, Plan Finder, that allows beneficiaries to compare plans from different companies. The Web site can be found at: <http://www.medicare.gov>. Click on the "Prescription Drug Plans Compare" link.

The Medicare Stay or Switch period extends from Nov. 15 to Dec. 31, 2008. During this time, beneficiaries can switch their Medicare health or prescription drug coverage for 2009. If changes are made, the new coverage and cost begin on January 1, 2009. There might also be changes to costs and coverage changes for those who elect to keep their current coverage.

In most cases, beneficiaries must stay enrolled for that calendar year starting the date the coverage begins. However, in certain situations, people may be able to join, switch or drop a Medicare Advantage Plan. Check with Medicare for details about these situations.

Gary Curtis, chief executive officer of Louisiana Health Care Review, said Medicare patients have already started to receive information from their Part D plans, which cover prescription drugs. As the Medicare quality improvement organization for Louisiana, LHCR also provides information to help beneficiaries make better health choices.

"It has been reported that some Medicare insurers are increasing their premiums and increasing their co-payments. Premiums are expected to rise by an average of more than 30 percent and many co-payments will increase significantly. For seniors living on a fixed income, this could

make their monthly budget that much tighter," Curtis said.

The best advice for Medicare patients is to use the six-week re-enrollment period to do research about their drug plans and possible cost increases.

"The bottom line for beneficiaries is their total out-of-pocket costs, and how much of an increase to expect for next year," Curtis said.

Before going online, or before getting assistance from a friend or family member, Curtis suggests beneficiaries get a list of all of their drugs and dosages. This information can then be put into the Plan Finder calculator.

"This is a time when Medicare patients need to pay attention and do the research. The result will be the ability to make an educated decision about their health care benefits and the cost of those benefits," he said.

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