

MILLS COUNTY PUBLIC HEALTH

PO Box 209, 101 Central St., Ste B11, Glenwood, IA 51534 (712) 527-9699 (712) 527-4711 www.mcph.millscoia.us



Public Health
Prevent. Promote. Protect.

FOR IMMEDIATE RELEASE
11-19-10

Contact: Sheri Bowen – cell 527-0137

ARE YOU PREPARED FOR 2011 MEDICARE PART D DRUG PLAN CHANGES?

Every year at this time Medicare announces the Part D drug plans for the next year. What is going to happen with plans for 2011?

Medicare has announced the Part D prescription drug plans which will be offered in 2011. Iowa will have 33 stand alone drug plans in 2011, compared to 46 for 2010,” says Kris Gross from the Senior Health Insurance Information Program (SHIIP).“ There have been several plan changes which will impact Iowans. Fifteen plans are no longer being sold and two new plans were added. Ten plans show reduced premiums and 18 plans increased theirs. The lowest premium will be \$14.80. There are ten plans which are available at \$0 for people who qualify for the full Part D extra help.

Will the amount that I have to pay for my prescriptions change?

Some costs will change, but there’s good news about the coverage gap. The Part D deductible for 2011 remains at \$310. The coverage gap, or donut hole, is reached when *total drug costs (what you and the plan pay)* equal \$2,840. You get out of the coverage gap when your *out-of-pocket* drug costs equal \$4,550. One change you will see in 2011 is coverage for part of your drug costs in the gap. Drug manufacturers will provide a 50% discount on covered brand name drugs in the gap and the government will provide a 7% discount on generics. These discounts will increase each year until 2020, when the gap will no longer exist.

Will I be receiving any information about the changes coming?

Every Part D plan offering a plan in 2011 must send an *Annual Notice of Change* to plan members by October 31, 2010. This notice explains formulary (drugs covered), benefit and premium changes for 2011. It is very important to read it carefully. You may be able to save money by changing plans for 2011.

Some plans which are not available in 2011 are transferring members into another plan with the same company for next year. These individuals will be notified via the Annual Notice of Change. Read all information you receive carefully.

If your plan is not transferring you into another plan, you should have received a plan termination letter by October 2. You are considered to be in a non-renewing plan. You get additional time to choose a Part D plan for 2011--through January 31, 2011. However, if you enroll in a plan in January 2011, it will not be effective until February 1, 2011. Choose a plan by December 31, 2010 to assure coverage for January 1.

Those who have drug coverage through an employer provided plan must have received a notice by November 15 telling if their coverage for 2011 is as good as Medicare's. This is called a *creditable coverage* notice.

What's the best way to evaluate which of the 33 plans being offered next year is best for me?

Starting October 7 you can go to www.medicare.gov, the Medicare website, and do a comparison of the Medicare drug plans available for 2011. This Internet tool can help you decide if you want to stay with your current plan or switch to a plan that better meets your needs for the next year. If you don't use a computer consider asking family members to help you, go to your local public library or call SHIIP. SHIIP is a free, confidential service of the State of Iowa with counselors available across the state to help you compare Medicare drug plans. For the SHIIP Counselor in your area, contact Mills County Public Health at 712-527-9699. You can also contact the State SHIIP office at 1-800-351-4664 (TTY 1-800-735-2942) or go to www.theightcalliowa.gov. SHIIP can provide step-by-step instructions for doing a comparison on the Medicare website yourself.

Should you choose to change plans you must enroll in the new plan between November 15 and December 31, 2010. During this same period you can enroll in a Medicare prescription drug (Part D) plan if you missed the enrollment deadline earlier this year. SHIIP counselors can assist you with enrollment in a Part D plan also. If you're happy with the plan you have and what it's going to be offering next year you don't need to do a thing. Your enrollment will continue from this year into next.