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## Know your Medicare options

For those persons who are Medicare beneficiaries, the annual coordinated election period (November 15 through December 31) is fast approaching. Why is this important? Just as many employers offer an election period each year when the employee reviews current benefits, looks for changes and/or additions to coverage, and chooses the type of medical coverage for the coming year, the Centers for Medicare and Medicaid offers this same option to Medicare beneficiaries. For Medicare beneficiaries, the primary choice is related to Part D, or prescription coverage.

Medicare beneficiaries should have received the annual "Medicare & You" handbook this Fall. Attorney Tim Takacs in his newsletter, *Elder Law FAX*, reports that in 2008, there are 59 geographic-specific drug and health plan comparison charts coordinating with specific states or regions. Furthermore, recently Medicare prescription drug plan rates and benefits have become available in the handbook, through the Medicare helpline (1-800-MEDICARE), and on the website, [www.medicare.gov](http://www.medicare.gov).

Most people probably do not want to think about their Part D prescription plan. However, it is important to review this benefit annually. Plan administrators change the benefits, or your particular prescription needs may have changed, resulting in the need to consult the Plan formulary to make sure that you are covered. You may have had creditable coverage, such as through an employer, which has been discontinued. The income level of your family may have decreased, resulting in an opportunity to receive subsidies with the right plan. Or your prescription drug use may have escalated to the point that "donut hole" coverage becomes important to you.

If you receive PACE or PACENET benefits, you usually do not need to worry about investigating Part D plans as this is done for you through the Governor's PACE plus Medicare program. If you do not receive PACE or PACENET, consider investigating whether you currently meet the guidelines to qualify for these programs. PACE and PACENET are specific to Pennsylvania, funded by the Pennsylvania lottery, and provide assistance with prescription to costs to qualified senior citizens. Don't assume that you do not qualify now just because you did not qualify several years ago.

One common mistake that is made during this election period concerns the confusion with Part D plans which are lumped together with Medicare Advantage plans. Medicare Advantage plans, or Part C plans, are an alternative to traditional Medicare. An example of this type of plan is Keystone 65. Beneficiaries who are not currently members of a Medicare Advantage plan should be careful that they do not choose a Part D plan that is linked to Medicare Advantage plan. They might inadvertently enroll in an Advantage plan, only to find that they are locked in for the next year.

The handbook also lists the new Medicare premiums, deductibles and co-insurance for 2008. The Part B premium will increase to \$96.40 per month (from \$93.50 currently) for most beneficiaries. For the first time, those with higher incomes will pay a higher premium on a sliding scale. The Part B deductible will increase to \$135 from \$131 currently.

It is important to become as informed as possible when examining your benefits. The "Medicare & You" handbook should not be discarded, but used as a tool to remain informed.