

CJE LifeNOTES

Tips on healthy, empowered and enriched living from CJE SeniorLife

Medicare Open Enrollment, is that for me?



Open Enrollment is October 15–December 7.

Research shows

The average consumer can save \$300 or more annually if they review their Part D coverage.

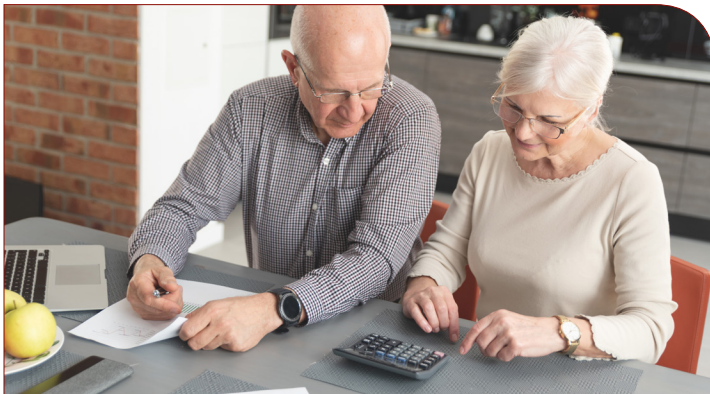


Here's where to start:

The Medicare **Open Enrollment** Period, October 15–December 7 every year, is when current Medicare users can choose to re-evaluate their Medicare coverage.

Who is eligible to participate in the Open Enrollment Period?

Everyone who is enrolled in Medicare is eligible to participate in **Open Enrollment**. Current beneficiaries should review their plan annually to see if they can save money. **Open Enrollment** is a specifically designated enrollment period for those currently on Medicare to make changes for the following year.



What can I do during the Open Enrollment Period?

- Anyone with Medicare can join, switch, or drop a Medicare Advantage plan.
- Anyone with a Part D prescription drug plan can switch to a new Part D plan.
- Anyone with Medicare parts A or B can join or drop a Part D plan. You may owe a late enrollment penalty if at any time after your Initial Enrollment Period is over there is a period of 63 or more days in a row when you don't have Part D or other creditable prescription drug coverage.
- Any changes made during **Open Enrollment** will be effective the following January 1.

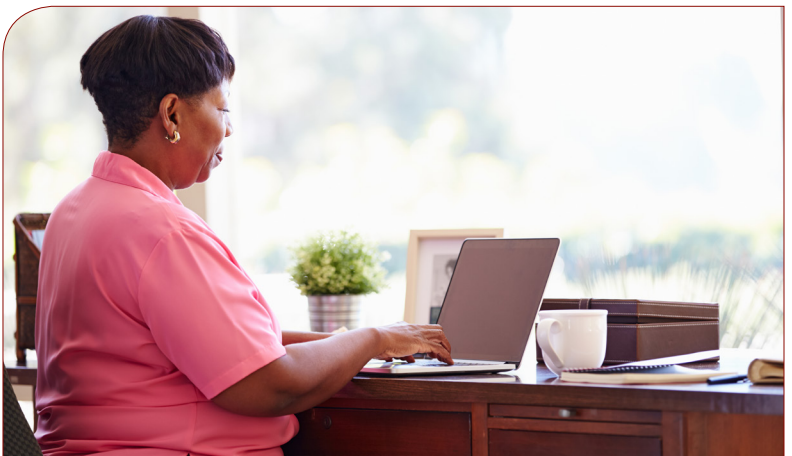
Why should I review my current Medicare coverage during Open Enrollment?

Each year insurance companies can make changes to Medicare plans that impact how much you pay out of pocket. There may be changes to deductibles, drug costs and provider or pharmacy networks. There may also be changes to your plan's "formulary" (the list of covered drugs). You can switch prescription drug coverage to make critical medications less expensive. Confirming a current medication will still be covered under the new formulary is equally important. A Senior Health Insurance Program (SHIP) counselor is specially trained to help you navigate the complexities of Medicare.



I'm meeting with a CJE SeniorLife SHIP counselor. What should I bring?

- Current Medicare Card
- A list of current medications
- A list of current medical professionals
- Current plan information



How can CJE SeniorLife help?

We can refer you to the following supportive services:

Consumer Assistance—We are SHIP certified Resource Specialists that help you identify and apply for the broadest possible range of benefits and support services available to older adults. This includes providing assistance with navigating your Medicare options and helping you determine whether you qualify for programs which can lower your Medicare costs.

CJE Care Management—We make assessments, develop Care Plans and refer clients to free and low-cost services. Must meet financial eligibility.

Your Eldercare Consultants—We work collaboratively with physicians, develop Care Plans, coordinate home care, guide families and find practical resources that support independence. Ongoing services are fee-based.

Counseling Services—Our highly-skilled Licensed Clinical Social Workers are specialists in the field of mental health services for seniors. We offer individual, family and group psychotherapy, as well as support groups.

Community Engagement—We provide education—geared toward your unique group on well-being, emergency planning, physical, mental and financial health and many other subject areas.

To find out more about our many services and programs, Call CJE SeniorLife at 773.508.1000.

THE CJE ADVANTAGE: We offer a full continuum of care. Individuals of all ages, faiths and income levels can access life-enriching opportunities, resources and healthcare. Our Jewish values make us the provider of choice for enhancing lives and navigating the process of positive aging.

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CJE SeniorLife® is a partner with the Jewish United Fund in serving our community.

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