



Thank You for Your Inquiry about Medicare’s Part D and Advantage Plan Comparisons and Enrollment Assistance- Due by Nov. 23, 2022!!!

Medicare Part D Prescription Only Plans and Advantage (aka Part C) Plans are contracted with Medicare on a yearly basis from Jan. 1 through Dec. 31. Elder Benefit Specialists can provide non-biased information to help you evaluate your current Medicare Part D and/or Medicare Advantage Plan options.

(1) The attached plan comparison request forms need to be received by the EBS/ADRC in order to gather information. **(2)** When the EBS completes your plan comparison, you will be contacted. **(3)** You can receive your comparison by mail, email, or by arranging to pick it up at the ADRC. **(4)** The EBS can review your comparison with you via phone, email or virtual meeting again this year, or by a face to face office appointment (COVID climate, etc. permitting). **(5)** EBS’ can also assist with enrollment into the plan of your choosing.

Four Reasons to Check Your Coverage Yearly:	What You Can Do:
<ol style="list-style-type: none"> Each year, plans can make changes to their coverage such as: monthly premiums, yearly deductibles, covered medications, copays, coinsurance amounts, pharmacy networks, and areas of coverage. Your plan may no longer cover all your medications. Insurance companies change their formularies, so even if you are taking the same medications, the amount you pay for your medications may change in the coming year. Your plan may have put restrictions on some of your medications such as preauthorization, quantity limits and step therapy. You may be taking different medications now. 	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Read important notices. Each Medicare Part D and Advantage plans is required to send an “Annual Notice of Change” postmarked by Sept 30th to each of their members outlining the changes for the upcoming contract year. <input checked="" type="checkbox"/> Review your current Medicare health and drug coverage. If you are happy with your current plan, there is no need to do anything. <input checked="" type="checkbox"/> Shop around. If you are unhappy with your current plan, or just curious about what’s out there and would like to compare plans yourself, You can do that by going to www.Medicare.gov. <input checked="" type="checkbox"/> Watch out for misleading marketing or enrollment fraud.

ALREADY in an Advantage Plan? You can wait to make changes until the **Advantage Open Enrollment Period: January 1-March 30**. Changes take effect the first of the month after the plan processes your request.

During **Medicare’s Open Enrollment Period: October 15-December 7**, you can: Join a different Medicare Advantage Plan; Join a different stand-alone Part D plan; Switch from Original Medicare to a Medicare Advantage Plan; and vice versa. You can make as many changes as you want during this period, but your last coverage choice will take effect on January 1.

If you would like EBS local assistance, please fill out and return the attached forms to the ADRC by Nov. 23, 2022. I will then run the Medicare PlanFinder for you and be able to contact you with the results.

Please let me know how I can help,

Carol Martin

Carol Martin, Sawyer County Elder Benefit Specialist
 Phone: 715-934-0344 • Fax: 715-634-3580
 Email: cmartin@sawyerhs.hayward.wi.us

Completing/submitted paperwork is not a guarantee of assistance. If there are unforeseen circumstances and I am not able to help you, it is possible that you may need to seek help from other resources.

Assistance is also available through:

- 1-800-MEDICARE (1-800-633-4227) or www.medicare.gov
- [The Medigap Helpline](http://www.medicare.gov) 1-800-242-1060
- [Medigap Part D & Prescription Drug Helpline](http://www.medicare.gov): 1-855-677-2783; for ages 60+
- [Disability Rights WI Medicare Part D Helpline](http://www.medicare.gov) 1-800-926-4862, for people under age 60

Plan Comparison Request Form- Info to Keep What's in this Packet? and 3 Ways to Avoid the Part D Late Enrollment Penalty

What's in this Packet?

Info to KEEP!	
Page 1	Cover Letter
Page 2	What's in the Packet; and Part D Late Enrollment Penalty Info
Page 3	Medicare Open Enrollment Packet- Next Steps
Page 4	Programs that Can Help with Costs
Pages 5-6	Insurance Misconduct & Marketing Violations Companies & Agents Have Guidelines

Plan Comparison Request Form for You to COMPLETE and RETURN to the ADRC for Elder Benefit Specialist Assistance		
Page 7	MyMedicare.gov Login Information- Side A Consent to USE /Store..... OR...	<input checked="" type="checkbox"/>
Page 8	MyMedicare.gov Login Information- Side B Consent to CREATE /Store	OR <input checked="" type="checkbox"/>
Page 9-10	Medicare Plan Comparison Screening Tool- (Both sides)	<input checked="" type="checkbox"/>

3 Ways to Avoid the Part D Late Enrollment Penalty

The late enrollment penalty is an amount added to your Medicare Part D monthly premium. You may owe a late enrollment penalty if, for any continuous period of 63 days or more after your Initial Enrollment Period is over, you go without a Part D plan. Three ways to avoid this penalty are:

1. Join a Medicare prescription drug plan (Part D) or Medicare Advantage Plan (Part C- like an HMO or PPO) when you're first eligible:
2. Don't go 63 days or more in a row without Medicare prescription drug coverage or another creditable drug coverage.
 - Creditable coverage includes Wisconsin's SeniorCare drug prescription program, a current or former employer or union, TRICARE, Indian Health Service, the Department of Veterans Affairs, CHAMPVA or other health insurance coverage.
3. Keep records showing when you had creditable drug coverage, and tell your plan about it.
 - Your prescription drug plan must tell you each year if your drug coverage is creditable coverage. They may send you this information in a letter, or draw your attention to it in a newsletter or other piece of correspondence. **Keep this information** as you may need it if you join a Medicare drug plan later and want to avoid the Part D late enrollment penalty.

Note: Parts A and B can also accrue a late enrollment penalty.

Plan Comparison Request Form: Info to Keep- Next Steps

Do-It-Yourself!

Once you have completed the enclosed Medicare Planfinder comparison request forms, you can use it to find and enroll in a Medicare drug plan that meets your needs:

Online:	By Contacting the plan of your choice:
<ul style="list-style-type: none"> by using Medicare's Planfinder at www.Medicare.gov. It will guide you through the process 	<ul style="list-style-type: none"> Plan contact info is located at the top of the first page of each Planfinder plan detail pages
<p>Remember, assistance is also available through:</p> <ul style="list-style-type: none"> 1-800-MEDICARE (1-800-633-4227) or www.medicare.gov The Medigap Helpline 1-800-242-1060 Medigap Part D & Prescription Drug Helpline: 1-855-677-2783; for ages 60+ Disability Rights WI Medicare Part D Helpline 1-800-926-4862; for people under age 60 	



The [Sawyer County Elder Benefits informational webpage](#) has additional resources, tips and information. You can also find this page by going to www.sawyercountygov.org and entering a search for Elder Benefits. The webpage page was developed to put access to commonly-asked-for-information into one place in order to empower people to be as independent as they wish.

If You Would Like Local Assistance:

Please return your completed forms to the Sawyer County Elder Benefit Specialist at the ADRC of the North by November 23, 2022:

By Mail	By Fax	By Email
ADRC-N Attn: Carol Martin, EBS 10610 Main, Suite 224 Hayward, WI 54843	715-634-3580 Attn: Carol Martin, EBS	cmartin@sawyerhs.hayward.wi.us Note: Email first to request an encrypted email to reply to/attach information securely.
By Dropping Off Your Paperwork to the Aging and Disability Resource Center		
<ul style="list-style-type: none"> To the ADRC Receptionist. Tip: Park at the courthouse on 4th Street for the ADRC entrance. Then, use the elevator or stairs to go down to the reception desk. Into one of the 24/7 drop boxes located at the courthouse entrances. Tip: Be sure to put your information in an envelope marked Attn: ADRC- Carol Martin, EBS. 		

Once Your Forms are Received, Carol will:

1. Run the Medicare Planfinder with the information you provided;
2. Mail, email or have ready for pick up, Planfinder results for your review; and
3. Contact you to review the results, or schedule a time to review the results with you.

Plan Comparison Request Form: Info to Keep Programs that Can Help

If you wish to share information about your income and assets, we can assess potential eligibility for programs that can help reduce your cost. Please contact your EBS for information about the below programs or other programs you may be eligible for.



Are you eligible for help?

Medicare Savings Programs help people with limited income and assets by paying their Medicare Part B premium. They may also pay some or all of the Medicare deductibles and co-payments (depending on level of income). You may qualify based on the income and asset limits below.

MEDICARE SAVINGS PROGRAM 2022 ELIGIBILITY

	MONTHLY INCOME LIMIT	ASSET LIMIT
Individual	\$1,528	\$8,400
Couple	\$2,059	\$12,600

For more information and/or assistance, contact:

Carol Martin
Sawyer County Elder Benefit Specialist
ADRC of the North 1-866-663-3607; or
Direct line: 715-934-0344



Extra Help

Extra Help is a prescription drug assistance program for people on Medicare who have limited incomes and assets. The program assists people with Medicare Part D premiums, deductibles and co-payments. You may qualify if your income and assets meet these criteria:

EXTRA HELP 2022 ELIGIBILITY		
	MONTHLY INCOME LIMIT	ASSET LIMIT
Individual	\$1,698	\$14,010
Couple	\$2,288	\$27,950

SeniorCare

SeniorCare is a prescriptions drug assistance program for Wisconsin residents age 65 or older. Everyone is eligible to enroll for \$30 annually. Your level of coverage is based on your income – assets are NOT counted.

FOR MAXIMUM HELP FROM SENIORCARE	
2022 MONTHLY INCOME LIMIT	
Individual	\$1,812
Couple	\$2,441

Plan Comparison Request Form: Info to Keep Medicare Marketing Violations



PROTECT DETECT REPORT

Medicare Marketing Violations Tips for Protecting Yourself and Medicare



By the Senior Medicare Patrol National Resource Center,
from their Sept. 2022 “the Scoop” newsletter

Unlike Original Medicare, Medicare Advantage (MA, Part C) and Medicare Prescription Drug Plans (Part D) are administered, marketed, and sold by private insurance companies. The Centers for Medicare & Medicaid Services (CMS) has guidelines for marketing Part C and Part D insurance that protect Medicare beneficiaries from manipulative and deceptive sales and enrollment tactics.

Please note, these guidelines primarily focus on activities and materials related to agents, brokers, and direct plan communication, as opposed to television and radio commercials or advertising.

Plan sponsors and their representatives, including agents and brokers, must follow these guidelines when marketing to beneficiaries. Marketing is seen as equivalent to steering beneficiaries toward a plan.

What are Examples of Medicare Marketing Violations?

- Receiving an unsolicited phone call from a plan with whom they have no prior relationship or from which they disenrolled
- An agent or broker representing themselves as though they come from or were sent by Medicare, Social Security, or Medicaid
- Receiving an unsolicited home visit – i.e., “door-to-door cold call”
- Receiving information such as leaflets, flyers, door hangers, etc. on their car or at their residence from a company with whom they did not have an appointment
- An agent initiating a discussion about other insurance products, such as life insurance or annuities, during a visit or meeting about a Part C or Part D Medicare product
- An agent returning uninvited to a residence after missing an earlier appointment
- Requiring attendees to provide contact information as a prerequisite for attending a marketing event
- Marketing event attendees are later called without permission
- Prospective enrollees are called to confirm receipt of mailed information
- An agent signing a beneficiary up for a plan that is supposed to cover specific prescriptions or services but the beneficiary learning later that those prescriptions or services were actually not covered by the plan because they received a bill.



What Can Plans and Agents Do?

- Call a beneficiary who has expressly given advanced permission
- Offer nominal gifts valued at \$15 or less (or \$75 in total, per person, annually) to beneficiaries, provided the gift is given regardless of whether a beneficiary enrolls in the plan
- Include information about rewards and incentives programs in their marketing materials
- Provide refreshments and light snacks, but not meals, at marketing/sales events
- Make unsolicited contact with potential enrollees using conventional mail and other print media (e.g., advertisements) and by email provided it contains an opt-out function
- Conduct marketing/sales activities in common areas of health care settings (i.e., waiting rooms, common entryways, vestibules, cafeterias, or community, recreational, or conference rooms)

What Can't Plans and Agents Do?

- Conduct marketing or sales activities at an educational event
- Require participants to provide contact information to attend an event
- Sell door-to-door or leave information like leaflets, flyers, door hangers, etc. on someone's car or at their residence (unless the beneficiary is a "no show" for a prescheduled appointment)
- State that they are approved, endorsed, or authorized by Medicare; are calling on behalf of Medicare; or that Medicare asked them to call or see the beneficiary
- Send unsolicited text messages, make unsolicited phone calls, or leave voicemail messages for potential enrollees
- Approach beneficiaries in public common areas (i.e., parking lots, hallways, lobbies, or sidewalks)
- Provide information that is inaccurate or misleading Offer health screenings or other activities that may be perceived as, or used for, "cherry-picking"



Where Do I Go to Report Violations or to Get More Information?

Visit www.smpwi.org for directions on how to report violations and for more information.