



## MISSOURI SENATE

JEFFERSON CITY

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**A Weekly Column for the  
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# Understanding Open Enrollment

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JEFFERSON CITY – Missouri seniors aged 65 and older, people under 65 years of age with certain disabilities, and anyone with permanent kidney damage requiring dialysis or a kidney transplant will be receiving notices this month from Medicare, Social Security, and health and drug plans with information about any policy changes for 2010. The official “open enrollment” period for Medicare begins November 15 and ends December 31. It’s important that our seniors and disabled citizens review their health care plans before the open enrollment period, and I hope this column helps remove some of the confusion that arises each year.

Medicare is a health insurance program that is divided into four parts: Part A is hospital insurance; Part B is medical insurance; Part C is Medicare Advantage plans like an HMO or PPO; and Part D is Medicare prescription drug coverage.

Most people are covered through Original Medicare, which provides Part A and Part B coverage under a fee-for-service arrangement. Many have also chosen to join a Medicare Prescription Drug Plan to receive Part D coverage.

The other option is to join a Medicare Advantage Plan, which is a privately-run health care plan approved by Medicare and is sometimes called “Part C.” These plans typically cover all of your Part A and Part B covered services and may offer extra coverage or prescription drug coverage, often at extra cost. I have noted in previous columns that under some Medicare Advantage plans, you can only see doctors who belong to that particular plan or go to certain hospitals for services, so it’s important to make sure your doctor or your hospital is part of the network when considering a Medicare Advantage plan.

I have filed legislation during the past couple of sessions to regulate these Medicare Advantage plans in Missouri because too many of our seniors are being sold insurance that

does not cover their needs. My bill would have created a two-day waiting period before an insurance agent could complete the sale, and it required a statement that Medicare Advantage plans are not Medigap supplement plans. My legislation also required a statement encouraging the applicant to confirm with his or her health care providers whether or not the provider has a contract with a Medicare Advantage plan to provide medical services. It doesn't do any good to have health insurance if you cannot get the health care you need. I might need to file this bill again if this issue is not addressed by Congress in the current health care debate in Washington, D.C.

If you would like to compare your health care plan choices, you can visit [www.medicare.gov](http://www.medicare.gov) and click on "Compare Health Plans and Medigap Policies in Your Area" or "Compare Medicare Prescription Drug Plans." You can also do so by calling 1-800-633-4227 (TTY users should call 1-877-486-2048).

In Missouri for 2010, we have 45 Medicare prescription drug plans to choose from, and 86% of Missourians with Medicare have purchased prescription drug coverage. The lowest monthly premium for prescription drug coverage is \$25.10, and \$60.40 is the lowest monthly premium available with any generic coverage in the "Coverage Gap." Eighteen drug plans have no deductibles and 13 drug plans have no monthly premiums for low income residents who qualify.

It's important to note that plan costs and coverage change each year, so everyone with Medicare should make sure their plan is still affordable and meets their health care needs.

Those enrolled in Medicare should receive a notice called "Medicare & You" in the mail in November. The open enrollment period begins November 15.

If you need more information, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE anytime day or night.

CORRECTION: In last week's column we missed a typo in the sentence "Missouri farmers produce close to **\$5-million** in crops each year." Obviously that should have read "**\$5-billion** in crops each year," and the latest figures from USDA show that number is now closer to \$6-billion, so I apologize for the error.

If you have any questions or comments about this or any other issue, give my Capitol office a call at (573) 751-7852, send me an email at [wes.shoemyer@senate.mo.gov](mailto:wes.shoemyer@senate.mo.gov), or drop a line to Room 434, State Capitol, 201 West Capitol Ave., Jefferson City, MO 65101.