



Dear Stan,

I have been enrolled in the same Medicare Advantage Plan for two years. The same plan worked for me last year, and now it doesn't. In mid-January, I went to see my primary care doctor and my cardiologist, and I was told neither accepts my plan anymore. Also, I went to my local pharmacy to fill an expensive blood thinner prescription and I was told that it is no longer covered by my plan. My pharmacist informed me that I would have to pay over \$500 out of pocket for my medically necessary medication. Is there anything I can do now to get my medical and prescription needs covered by Medicare?

Michael

Albuquerque, NM

Report Medicare Related Fraud by calling the New Mexico Senior Medicare Patrol (SMP) at

1-800-432-2080

The SMP will provide you with the information you need to PREVENT, DETECT and REPORT Medicare fraud, errors, and abuse.

Dear Michael,

Thanks for your question. Since you are enrolled in a Medicare Advantage plan, you have the option to change coverage during the **Medicare Advantage Open Enrollment Period (MAOEP)** that starts January 1 through March 31. Unfortunately, people who have Original Medicare with a standalone Part D plan will not be able

to use the **MAOEP** to switch coverage. During the **MAOEP** you can enroll in another Medicare Advantage Plan or switch back to Original Medicare and pick up a standard Part D plan. The changes you make during the **MAOEP** will be effective the first of the following month following the enrollment.

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If you need assistance reviewing your options, call the **Aging and Disability Resource Center (ADRC)** at **1-800-432-2080** and request to speak with a **State Health Insurance Assistance Program (SHIP)** counselor. **SHIP** counselors can help you navigate the **MAOEP**.

If you are income eligible, you can apply for the **Medicare Savings Program (MSP)**. If you are single and earn \$1549 a month or less or a couple earning \$2080 a month or less, you may qualify for one of three **MSP** programs that can help with the Part B monthly premium costs. Call the **ADRC** at **1-800-432-2080** and request to be screened for an **MSP**.

Stan,
Volunteer Counselor, SHIP and SMP

Important Reminders about Medicare Private Plan Marketing Rules

Insurance Agents & plans **MAY NOT**:

- ◆ “Cold” Call, use door-to-door marketing, or market plans using any other unsolicited contact
- ◆ Enroll people in plans without their permission
- ◆ Lie to get a beneficiary to enroll in a plan
- ◆ Sign someone up for a plan over the phone unless that person called them

If you experience a Medicare private plan marketing violation, call the **SMP** at **1-800-432-2080** to report the issue.

General Enrollment Period Alert

People who missed their opportunity to enroll in Part B can use the **General Enrollment Period (GEP)** that starts **January 1 through March 31**. Coverage starts the next month. Call the **ADRC** at **1-800-432-2080** and request the help of a **SHIP** counselor.

SHIP & SMP Program Volunteering: Learn more about Medicare and ways to better serve the public by contacting us about available SHIP SMP volunteer opportunities at **1-800-432-2080. We provide training on Medicare content, and can work with your schedule. We can serve more people together!**



SHIP

State Health Insurance
Assistance Program

