

## **Newsletter:**

## **Ask Stan Medicare Questions**



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Dear Stan,

I have been enrolled in the same Midtown Medicare Advantage Plan for two years. Now in early January I have learned that my primary care doctor and

oncologist no longer accept my plan.
My pharmacist also told me an
expensive cancer drug I take is no
longer covered and I would have to pay
hundreds of dollars out of pocket.

Is there anything I can do now to get my medical and prescription needs covered by Medicare?

Felix Albuquerque 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 Felix,

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 \$1660 a month or less or a couple earning \$2239 a month or less, you may qualify for one of three MSP programs that can help with the Part B monthly premium costs. New Mexico does not require an assets test for the MSP program. 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!





