

MEDICARE OPEN ENROLLMENT

SHIP Provides Information and Assistance to New Mexicans To Maximize Medicare Benefits During Fall Open Enrollment

Medicare Open Enrollment is around the corner—October 15th through December 7th. For most people, it's the one time of year that you can change your Medicare coverage. If you are in a Medicare health or prescription drug plan, you should always review the materials your plans send you, like the "Evidence of Coverage" (EOC) and "Annual Notice of Change" (ANOC). Medicare health and drug plans can make changes each year—things like cost, coverage, and what providers and pharmacies are in their networks. Also, your health needs may have changed. Now is the time to compare all your Medicare health and drug plan choices.

What is SHIP?

State Health Insurance Assistance Program (SHIP) is part of the New Mexico Aging & Long-Term Services Department, and offers free, unbiased, expert information and assistance to New Mexico residents. You can reach a SHIP counselor at 1-800-432-2080 to get help making the best decision about Medicare for your situation.

If you're satisfied with your current Medicare coverage there is no need to do anything. However, if you want to make changes and would like assistance, call the Aging & Disability Resource Center (ADRC) at 1-800-432-2080. Even if you're happy with your current coverage, it pays to compare plans while you can with a SHIP counselor. By reviewing options before making a decision this fall open enrollment, you may be able to lower your healthcare and prescription drug costs. If you decide to make a change to better meet your needs, new coverage becomes effective January 1.

How can people get help comparing Medicare plans?

Call the Aging & Disability Resource Center (ADRC) at 1-800-432-2080 to speak with a SHIP counselor or request an appointment. Appointments will begin being accepted on October 1. Another option is to take advantage of the live web chat at www.nmaging.state.nm.us.

Other Ways SHIP May Be Able To Help You Save Money on Medicare

If you have Medicare and have trouble paying for your health care and prescriptions, there are programs that may be able to help.

Extra Help

Extra Help helps you pay for your Medicare Part D (prescription drug) costs. If you get Extra Help (also known as LIS), you will have either no or a reduced premium for your drug plan and will pay between \$1.30 and \$8.95 for your medicine at the pharmacy.

Medicare Savings Programs

Medicare Savings Programs help you to pay for some of your Medicare costs related to health care (but not prescriptions).

- The Qualified Medicare Beneficiary program - QMB helps pay for your Parts A and B annual deductibles, Part A and B premiums, and other copayments you may have at the doctor/hospital.
- The Specified Low-Income Medicare Beneficiary program - SLMB pays for your monthly Part B premium.
- The Qualified Individual program - QI pays for your monthly Part B premium.
- The Qualified Disabled and Working Individual program - QDWI is for people with Medicare who are under age 65, disabled, and do not qualify for free Medicare Part A because they returned to work. QDWI pays for Medicare Part A premiums.

Even if you do not receive other types of Medicaid, you may be able to get help from a Medicare Savings Program.

Where to Get Help

Call the Aging & Disability Resource Center (ADRC) at 1-800-432-2080 and ask about Extra Help and the Medicare Savings Programs. This office provides free information and assistance to people with Medicare and their families. You can also access live web chat at www.nmaging.state.nm.us.

Contact the Aging & Disability Resource Center (ADRC) to schedule a fall open enrollment appointment with a New Mexico SHIP counselor today!

Aging & Disability Resource Center (ADRC)
at 1-800-432-2080
Live web chat at: www.nmaging.state.nm.us

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Aging & Disability Resource Center (ADRC)
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