

Medicare Open Enrollment Season Has Begun

By Bernard A. Krooks | 12/01/09

It is that time of year again -- time to reassess whether your Medicare plan is working for you. Medicare's open enrollment period began November 15 and continues until December 31. During this period, you may enroll in a Medicare Part D plan or, if you currently have a plan, you may change plans. In addition, you can also switch out of a Medicare Advantage (managed care) plan, enroll in a Medicare Advantage plan, or change Medicare Advantage plans.

If you currently have a Medicare prescription drug plan, you should look carefully at your plan because premiums are expected to rise on most drug plans. According to the [Kaiser Family Foundation](#), three-quarters of Medicare beneficiaries enrolled in stand-alone drug plans could face premium increases in 2008 and the average monthly premiums will increase 17 percent if enrollees do not switch plans.

At www.medicare.gov/MPDPF you can evaluate drug plans. The Web site allows you to enter the list of medications you currently take to determine the amount that each prescription drug plan charges for premiums, copayments, and deductibles. It also allows you to compare Medicare prescription drug plans based on customer service and other areas. In addition, you can compare Medicare Advantage and Original Medicare plans at www.medicare.gov/MPPF/.

Some factors to look at when evaluating your drug plan include:

- What is the monthly premium?
- Does the plan continue to cover necessary drugs?
- Does the plan provide coverage for drugs in the "Doughnut Hole" or coverage gap?
- What pharmacies are covered under the plan?

Some factors to look at when comparing Medicare Advantage plans include:

- What is the monthly premium?
- What is the cost sharing for doctor visits?
- Which doctors and hospitals are covered?
- Are any extra benefits included?

For more information from the Center for Medicare Advocacy on what to look for when evaluating Part D and Medicare Advantage plans, [click here](#).

For ElderLawAnswers' checklist, "10 Factors to Consider When Choosing a Medicare Drug Plan," which includes a link to a Drug Plan Comparison Worksheet to help you compare drug plans side by side, [click here](#).

For more information on Medicare, [click here](#).