

# MEDICARE OPEN ENROLLMENT PERIOD



You can

- **COMPARE**
- **SWITCH**
- **DROP** or
- **ENROLL IN A PLAN**



## Reasons to Shop & Compare your Part D (Prescription Drug) & Part C (Medicare Advantage) Plans

### Things to consider

1. **Monthly premium** = the amount you pay each month for coverage, in addition to your Part B premium.
2. **Deductible** = the amount you must pay for health care or prescriptions before Original Medicare, your prescription drug plan or your other insurance begins to pay.
3. **Copayment** = an amount you may be required to pay as your share of the cost for a medical service or supplies. It's a set dollar amount.
4. **Coinsurance** = an amount you may be required to pay as your share of the cost for services after you pay any deductibles. Usually a percentage.



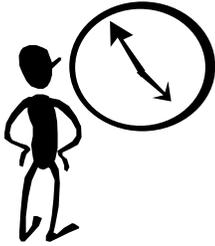
### Restrictions

Plans may have restrictions about how they provide coverage for different drugs on their formulary, These may include the following:

1. **Quantity Limit** = plans may limit the quantity of drugs that they cover over a certain period of time.
2. **Prior Authorization** = you will need prior approval from an insurance plan before you fill your prescription.
3. **Step Therapy** = plans require you to first try one drug to treat your medical condition before they will cover another drug for that condition.
4. **Formulary** = a list prescription drugs covered by a prescription drug plan or another plan offering prescription drug benefits.

# SAVE TIME AND PREPARE FOR COMPARISONS

A Medicare Counselor at the Senior Health Insurance Information Program (SHIIP) or the Area Agency on Aging (AAA) will ask for this information in preparation for a Medicare Advantage or Medicare Prescription Drug Plan Comparison.



1. In-person appointment: bring your Medicare card and all medication bottles with you.
2. Phone appointment: have your medications bottles available, with the name of the medication you take, dosage, and how many times a day you take it and your Medicare card

**Our job is to help people save money and make informed decisions about Medicare.**

## Certified SHIIP Counseling Sites for Help and Information

Name	County	Phone Number	County	Phone Number	County	Phone Number
Northwest (AAA)	Baxter	1-888-286-3620	Madison	1-888-286-3614	Washington	1-888-286-3611
	Benton	1-888-286-3610	Marion	1-888-286-3618		
	Boone	1-877-286-3621	Newton	1-888-286-3619		
	Carroll	1-888-286-3613	Searcy	1-888-286-3617		
White River AAA	Cleburne	1-877-869-6974	Jackson	1-877-869-7016	White	1-877-482-2334
	Fulton	1-877-895-4034	Sharp	1-877-855-2206	Woodruff	1-877-482-2353
	Independence	1-800-382-3205	Stone	1-877-482-2332		
	Izard	1-877-283-7738	Van Buren	1-877-482-2354		
CareLink Central AR	Faulkner	1-800-482-6359	Monroe	1-800-482-6361	Pulaski	1-800-482-6363
	Lonoke	1-800-482-6360	Prairie	1-800-482-6362	Saline	1-800-482-6364
Southwest AAA	Calhoun	1-870-798-2852	Howard	1-870-845-5040	Nevada	1-870-234-7410
	Columbia	1-870-234-7410	Lafayette	1-870-234-7410	Ouachita	1-800-272-2127
	Dallas	1-870-352-2422	Little River	1-870-773-0051	Sevier	1-870-642-3540
	Hempstead	1-870-777-3105	Miller	1-870-773-0051	Union	1-800-272-2127
Western AR AAA	Crawford	1-800-737-1827	Logan	1-800-737-1829	Scott	1-800-737-1831
	Franklin	1-800-737-1828	Polk	1-800-737-1830	Sebastian	1-800-737-1832
East Arkansas AAA	Clay, Craighead, Crittenden, Cross, Greene, Lawrence, Lee, Mississippi, Phillips, Poinsett, Randolph, St. Francis				1-800-467-3278	
(SHIIP) State Office	Arkansas, Ashley, Bradley, Chicot, Cleveland, Conway, Desha, Drew, Grant, Jefferson, Johnson, Lincoln, Perry, Pope, Yell				1-800-224-6330	
Mainstream Center for Independent Living	Pulaski and Saline				1-800-371-9026	
	ask for Verna				501-280-0012	
Spa Area Independent Living Services	Clark, Garland, Hot Spring, Montgomery, Pike				1-800-255-7549	
					501-624-7710	

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