Medicare Part D Open Enrollment

Senior Health Insurance Counseling for Kansas (SHICK), a free program administered by the Kansas Department for Aging and Disability Services (KDADS), wants Kansans who are enrolled or who are eligible to enroll in Medicare Part D to know it has specially trained counselors available to answer questions and help guide Kansans through the process.

Open enrollment for Medicare Part D (Medicare prescription drug coverage), is October 15 – December 7, 2013. SHICK counselors can assist in comparing the 30 plans available and help determine if eligible participants qualify for extra help with prescription costs.

"SHICK counselors are trained to help older Kansans cut through the confusion that sometimes keeps them from understanding their Medicare Part D options," KDADS Secretary Shawn Sullivan said. "During this open enrollment period, we're here to help you find the prescription drug plan that best meets your needs."

Medicare covers both generic and brand name prescriptions through private companies and also will provide extra help if you have income less than 150 percent of the Federal Poverty level and/or limited resources. If you qualify for extra help, Medicare will pay for 75 percent or more of your prescription drug costs and you will automatically receive help paying premiums, deductibles and co-pays, and there is no coverage gap.

Income and resource limits change each year, so contact your SHICK counselor for the current year amounts. It is important to make sure that the plan you choose for the coming year offers you the best coverage for the medicines you take.

"We encourage all Medicare recipients to go online or schedule a meeting with a SHICK counselor annually to compare Medicare prescription drug plans," said Craig Kaberline, KDADS Commissioner on Aging. "Each year Medicare Part D premiums change as well as co-pays and medications covered by the prescription drug plans. It's always good to review your plan and make sure it's still the best plan for meeting your needs."

SHICK counseling is free, unbiased, confidential, and available to anyone with questions about Medicare. To find a SHICK counselor in your area and to schedule a free, confidential counseling session with a trained, unbiased counselor in your area call 1-800-860-5260. Information can also be found online at www.Medicare.gov or by calling Medicare at 1-800-MEDICARE (1-800-633-4227).

Congress created State Health Insurance Assistance Programs (SHIPs). There is a SHIP in every state as well as Guam, Puerto Rico, the Virgin Islands and the District of Columbia. Senior Health Insurance Counseling for Kansas (SHICK) is the SHIP for Kansas. An important role of the SHICK program is to provide outreach and education to people with Medicare and others regarding health insurance options, benefits and choices.