

Tips for Beneficiaries Dealing With Medicare for 2007

If you are looking for help with your decisions related to Medicare, here's how you can help yourself to get the help you need:

If you're not sure what decisions you need to make, you might want to call one of the following resources depending on your questions:

- ✓ What are my options for drug coverage? Wisconsin Prescription Drug Helpline
1-866-456-8211
- ✓ What if I am a disabled person on Medicare? Disability Drug Benefit Helpline
1-800-926-4862
- ✓ Should I be changing my other health insurance that works with Medicare?
What are these agents trying to sell me? Wisconsin Medigap Helpline **1-800-242-1060**
- ✓ What's the deal with SeniorCare? Call them and check on this option for you.
1-800-657-2038
- ✓ If you know your medications and want someone to enter them into the official Prescription Drug Plan Finder at Medicare to calculate estimated costs and available options, call
1-800-MEDICARE (1-800-633-4227)

You may also be able to get what you need on the Internet, with a little help from someone used to using computers: (1-2 hours should do.)

Several very helpful web sites have lots of information and tools you can use to analyze your options. Try them at your local Library or Senior Center, or ask a friend or relative to do it for you.

www.WisMedRx.org Allows you to explore various prescription drug coverage options including specific programs in Wisconsin, such as SeniorCare. Includes a "Tool for Discovering Your Rx Options" at www.WisMedRx.org/discoveryourdrug/atoolfor/. The site also provides ways to report a concern or problem you have with drug coverage and various alerts and updates.

After this, you may decide you want to check out Medicare Part D Plans. To prepare to use the Medicare Plan Finder Tool, watch an informative 13 minute video featuring an older adult demonstrating the tool at www.cms.hhs.gov/NationalMedicareTrainProg/. Scroll down to the bottom of the page under "Related Links Inside CMS" to select the Medicare Prescription Drug Plan Finder Video.

Now you are ready for www.Medicare.gov to select your plan options. Always look on the left side of the page for your choice of actions to take. The right side has supplemental information. You can focus on key plan features, such as premiums, formularies, or the availability of coverage in the gap. The tool can sort plans based on estimated annual costs, or narrow the search based on premiums, formularies, flat copays, low or no deductibles, or coverage in the gap. At the bottom of the page on each plan, the Monthly Cost Estimator that displays a personalized chart of expected monthly costs given the drugs entered in the search. Take advantage of the option to save your search – and record your Druglist ID and Security Password Date. Before you actually enroll online, however, call the drug plan you are selecting and confirm information with them.

