

Navigating Medicare: Open Enrollment 2022



Get information you need to determine the Medical Insurance Plan that meets your individual medical and financial needs



Medicare: *The federal health insurance program for people 65 and older and younger people with disabilities*

- Comprised of two primary plan types: Original Medicare and Medicare Advantage
- Flexible; not designed to be “one size fits all”
- Complicated, in large part because of the flexibility
- Stringent Rules/Regulations
- Highly Commercialized
- Personalized: each enrollee can select plans based on current and possible future needs
- Necessary, since most seniors are unable to afford commercial insurance policies.
- Provides trained counselors to assist you through your confusion



Open Enrollment 2022 *(aka Annual Enrollment)*



- Allows people who have Medicare Part B or a Medicare Advantage Plan to add plans, change plans, or drop a plan
- Starts October 15, 2022
- Ends December 7, 2022
- Elections become effective January 1, 2023



Medicare.gov
The Official U.S. Government Site for Medicare

Medicare: *an abundance of Options*

- Original Medicare
 - Over 20 Part D Drug Plan options in the Collinsville Area
 - 12 Types of Medigap Plans available (69 Plan G Options Alone!)
- Medicare Advantage
 - 42 Advantage Plans in the Collinsville area from 10 Insurance Carriers
 - Plans specified for people who have chronic or disabling conditions (like stroke, cancer, or dementia)
 - Plans for people who have both Medicare and Medicaid



Finding Help: *One way is to use a SHIP Counselor*



Medicare's State Health Insurance Program (SHIP) offers:

- One-on-one assistance
- Counseling
- Education



A SHIP Counselor is a person that has been trained by the State to:

- Educate consumers and answer questions about Medicare, Medicare Supplement, long term care insurance, Medicare HMOs, private fee-for-service and other health insurance;
- Organize and assist in filing Medicare and Medicare Supplement claims; and
- Analyze Medicare Supplement and long term care policies.



Why Work With a SHIP Counselor?

*Local, Unbiased,
Confidential, and
Knowledgeable*

FIA
COLLINSVILLE
FAITH
IN ACTION

They Are:

- Not affiliated with any insurance company
- Do not sell or solicit any type of insurance
- Are trained by State SHIP experts
- Available at no cost to Medicare beneficiaries, their families, and caregivers to help them make informed decisions about their care and benefits.



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What can you expect when meeting with a SHIP Counselor?

- **A better understanding** of Original Medicare options and Medicare Advantage (e.g “Part A”, “Part B”, etc.) options
- **A better understanding** of Medicare/insurance terminology
- **An opportunity to explore** actual plans using the Medicare.gov pricing tools
 - Advantage plan options AND/OR
 - Original Medicare Part D plan options AND Supplemental Plan (Medigap) options.
- **An informed understanding** of the costs



Should you make an appointment?



- If you are **65 or older**, and wish to explore your Medicare options
- You are **retiring** after the age of 65
- You are currently on Medicare and **you are moving**
- You've been notified that **your current plan is no longer in effect**
- **If you are disabled** and are notified that you are eligible for Medicare
 - End Stage Renal Disease (ESRD)
 - Amyotrophic Lateral Sclerosis
- You have maintained employer-based insurance, and did not take Medicare at age 65, and **you are losing employer coverage**
- **If you are assisting** someone on Medicare



To Make an Appointment contact your local SHIP Counselor



Call Pat Bivens 618-344-7788, or email at answers@fiacollinsville.org

- Or to locate a SHIP counselor nearer you, call SHIP at 800-252-8966
- Or on the web at <https://www2.illinois.gov/aging/ship/Pages/default.aspx>

Please plan to bring:

- Your “Red, White, and Blue” Medicare Card (if available)
- Any current insurance cards (e.g., HMO/PPO, Prescription Drug, Dental)
- A list of current prescription drugs (with Dosage and Frequency)
- A list of your current doctors
- Patience and a sense of humor

