



California Department of Insurance

Steve Poizner, Insurance Commissioner

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SENIOR ADVISORY

ANNUAL MEDICARE ENROLLMENT Dates and Benefit Changes Seniors Should Know

Open enrollment for Medicare Advantage plans and the Medicare Prescription Drug Program runs from November 15 through December 31, 2010. Additionally, from January 1 through February 14, 2011, Medicare Advantage enrollees can switch to original Medicare. If you choose to change, you can also enroll in a Medicare prescription drug plan.

Keep these tips in mind when considering a Medicare Advantage or Prescription Drug plan:

- If the person you are dealing with claims to be an insurance agent, contact the California Department of Insurance at 1-800-927-4357 or visit www.insurance.ca.gov to verify license status.
- A salesperson may not make unsolicited contact such as door-to-door sales, cold calls or approach you in a parking lot. A salesperson must have an appointment to come to your home.
- A salesperson may not try to sell you other types of insurance coverage (such as life insurance or an annuity) during any sales presentation for a Medicare Advantage or Prescription Drug Plan.
- Medicare has no official sales reps and does not send "representatives" to solicit your business.
- A salesperson may not offer you free meals at promotional or sales events.
- Contact the California Department of Insurance at 1-800-927-4357 or visit www.insurance.ca.gov if you have any questions about an insurance offer, scheme, or agent.

There are significant changes to Medicare with the Patient Protection and Affordable Care Act (PPACA) that was signed into law in March of this year.

- Preventive care – Beginning in 2011, Medicare beneficiaries will receive free preventive services including diabetes screening, mammograms, some vaccines and colorectal cancer screenings.
- Annual physical exams – Beneficiaries are eligible for a yearly wellness exam to develop or update a personalized prevention plan.
- Medicare Prescription Drug Coverage – some beneficiaries enrolled in Medicare Prescription Drug plans face a gap in coverage often referred to as the “doughnut hole.” Beginning in 2011, some beneficiaries who enter the “doughnut hole” will get a 50% discount on Medicare-covered brand name drugs and a 7% discount on Medicare-covered generic prescriptions while in the “doughnut hole.”
- Medicare Advantage Plans – beginning in 2011, Medicare Advantage plans cannot charge you more than traditional Medicare for chemotherapy, dialysis, skilled nursing care, and other services deemed appropriate. Check with your plan to see if preventive care and wellness improvements to Original Medicare will be available to you.
- Information about Medicare is available by calling 1-800-MEDICARE (1-800-633-4227) or by visiting www.medicare.gov or the California Department of Aging Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222.