

Seniors can get help with Medicare



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Open enrollment for Medicare users begins Oct. 15 and continues through Dec. 7. During annual open enrollment, Medicare beneficiaries can review their health and prescription drug plans, compare available plan options, and choose the plans that best meet their needs.

Keeping track of annual changes in Medicare coverage can be a challenge. Senior Health Insurance Benefits Assistance is a federally funded program that offers free, practical assistance to seniors and their caregivers regarding health

insurance.

In Coos County, SHIBA is sponsored by the Bandon Community Health Center. Volunteer Coordinator Dale Schlack said the program is designed to connect volunteers with Medicare users quickly.

'We want to be able to process referrals within 24 hours,' he said. Trained SHIBA volunteers meet with community members throughout the county at established meeting locations in Reedsport, North Bend, Bandon and Coquille.

'When you come to Medicare, your medical needs are greater than earlier in life,' Schlack said.

He encourages seniors to select health insurance based on their current and pending needs. Many seniors choose to purchase additional, or supplemental health insurance, in addition to their Medicare policies.

SHIBA volunteers are prepared to discuss health insurance in everyday language, using data provided by the Department of Consumer and Business Services to compare supplemental policies available through private insurance companies.

Schlack said the volunteer's role is not to make decisions, but to guide seniors through the complex maze of benefits and premiums.

Linda Maxon, executive director for BCHC, said face-to-face consultation with a SHIBA volunteer can result in hundreds of dollars worth of savings for a Medicare user.

SHIBA services are available year-round. In addition to assistance with enrollment, volunteers can also help Medicare users make the most of their existing policies, file insurance complaints and evaluate long-term care insurance.

To schedule an appointment with a state certified SHIBA counselor, call Bandon Community Health Center or visit the SHIBA website, www.oregonshiba.org.

Medicare 101

Medicare eligible community members are invited to attend Medicare 101, a free presentation hosted by the Bandon Community Health Center at 2 p.m. Sept 30. Guest speaker Cynthia Hylton, Oregon SHIBA field officer, will explain Medicare policies.

Medicare 101 will take place at Harbortown Events Center, 325 Second St. SE in Bandon.

Annual changes

Medicare users can expect their benefits and policies to change each year. As of 2011, Medicare beneficiaries are eligible for a variety of preventive services, such as annual wellness exams, diabetes screening and mammograms, as well as some vaccinations and colorectal cancer screenings.

SHIBA and the Department of Consumer and Business Services note that each year, some Medicare prescription drug plans choose not to renew their Medicare contracts. When selecting a new prescription or Medicare plans, users are encouraged to consider differences in coverage limits, participating doctors and prescription drug lists.

During the open enrollment period, Medicare users can change their health coverage. According to the United States Department of Health and Human Services, some options during open enrollment include:

- Change Medicare plans.
- Choose from Medicare plans that omit. or include prescription drug coverage.
- Join or change Medicare prescription drug plans.
- Drop prescription drug coverage.