Making Connections

October 4, 2024

**Medicare Open Enrollment Q&A**

Each fall, the Medicare Open Enrollment Period (OEP) is offered to those who have a Part D Prescription Plan to look at the many plans available for the next contract year. The annual OEP dates are always set as October 15 thru December 7. Now is the time for Medicare beneficiaries to call our office and make an appointment to review your options for 2025.

In preparation for Open Enrollment, I am sharing some common questions and answers related to Part D prescription drug plans:

**Q:** I have a Part D Prescription Plan this year. Does my deductible start over in 2025?

**A:** YES. Your deductible will start over in 2025. Your deductible in 2025 may be up to **$485** depending on your prescription drug plan. When you have met your deductible, your prescription plan will start paying their share toward your prescriptions. Some plans waive the deductible for generics.

**Q:** I am happy with my Part D Prescription Plan. Do I have to enroll again?

**A:** If you are happy with your Part D plan, have read all the correspondence that has come from the company so you know what your premium, deductibles, co-payments, and formulary is for 2025 and are still pleased with your plan, you do not need to do anything.

**Q:** When will my coverage start?

**A:** If you enroll between October 15 and December 7, 2024, your coverage will begin January 1, 2025. This is an open enrollment time and the only time of the year that a Medicare beneficiary can change to a different prescription drug plan unless there is a circumstance of a special enrollment period.

**Q:** Which plan should I choose?

**A:** Choosing a plan is very much an individual decision which will need to be based on a few factors including cost, convenience, the medications that you take, and which plan will be accepted at your preferred pharmacy. Now is the time to comparison shop.

**Q:** My friend has a plan that is cheaper. Can I change plans to get the same savings?

**A:** Not necessarily. Everyone has a different list of medications they take and different dosages, as well. The best plan for you may not be the same as your friend. Where your get your prescriptions filled can also make a difference so looking over all those factors is part of what happens when you meet with a trained professional to consider your options.

**Q:** Where is help available?

**A:** Unbiased assistance is available by a SHICK (Senior Health Insurance Counseling for Kansas) counselor. In Chase County, contact Deb Haglund, Director of the Chase County Senior Center to make an appointment with Deb Andres at that location. She is also taking appointments at both Flint Hills Extension district offices: Call Chase County 620-273-6491; Morris County 620-767-5136 to make an appointment to talk to Deb Andres, SHICK Counselor and K-State Research & Extension Flint Hills District FCS Agent.