

# **Summary of Upcoming Changes**

## **Open Seasons:**

1. Medicare "D" open season 10/15/12 to 12/7/12 effective 1/1/13
2. Medicare "C" Advantage Program open season 10/15-12/7/12 effective 1/1/13 if joining this program
3. Medicare "B" 1/1/13-3/31/13 effective 7/1/13

## **Where to get help:**

1. Medicare "D" (33 plans in Ohio)
  - a. [www.medicare.gov](http://www.medicare.gov). When you get to home page click on "Drug Coverage" part D in center top of page. Then click on Find Health & drug plan in middle of left side of screen. Then enter you zip code and click of Find Plan and then follow screen prompts
  - b. This website will end up with the 6 cheapest plans closest to you.
  - c. They will ask for your favorite drug stores in the prompts
  - d. Call Ohio SHIP at 800-686 1578 or 614-644-3458 follow prompts
  - e. Call Medicare 800-633-4227 and follow prompts and then it will ask you to say "AGENT" if you want human help
  - f. [Medicare & You Handbook](#) pages 139-139d (2013 edition)
2. Medicare "C" Advantage Programs (32 plans for Dayton area)
  - a. Best choice is used Medicare & You Handbook pages 133-137a (2013 edition)
  - b. Call SHIP at 1d above numbers
  - c. Limited information at [www.medicare.gov](http://www.medicare.gov) and click on top left corner "sign up/change plans" and follow prompts
3. Medicare "Medigap or Medicare Supplement" private plans
  - a. Best choice is call Ohio Insurance commissioner at 800-686-1578 and ask for their free Handbook "[Guide to Medicare Supplements Insurance](#) " pages 26-35 and call the phone number listed
  - b. Talk to your personal Insurance Agent and see what they sell and compare result with 3 a. above.
4. Senior Elder Financial Abuse
  - a. Area council on Aging at 937-341-3000
  - b. State AOA at 800-258-7277
  - c. National AOA 202-619-0724, 202-401-4634, 800-677-1116
  - d. Local Law enforcement agencies
  - e. [www.NAELA.org](http://www.NAELA.org) Elder law attorneys
  - f. [www.AADMM.com](http://www.AADMM.com) Money Managers
  - g. [www.NAPFA.org](http://www.NAPFA.org) Fee Based financial planners