



When is open enrollment for Medicare Part C & D 2015? Medicare Open Enrollment 2015



If you are on Medicare, you can only change your Medicare Advantage or Prescription Drug (Medicare Part D) coverage twice a year:

Medicare open enrollment 2015 season started Oct. 15 and will close December 7, 2014. Medicare beneficiaries have a variety of choices of subsidized prescription plans. Seniors and their family members can use the online Medicare Plan Finder to input individual prescription lists, and find Medicare prescription plans in their region.

Important dates to remember:

- **October 15, 2014** - Medicare open enrollment period begins for the 2015 benefit year
- **December 7, 2014** - Medicare open enrollment period ends for the 2015 benefit year
- **January 1, 2015** - Changes made during open enrollment period take effect

From October 15 through December 7, 2014, **Medicare beneficiaries** and those who are eligible for Medicare have the opportunity to enroll in the **Medicare Part D** prescription drug program.

Medicare Part D provides Medicare beneficiaries a choice of affordable prescription drug plans to meet their prescription medication needs.

Medicare Parts (A-D) and what they cover:

Medicare Part A: Covers inpatient care in hospital, hospice and nursing home and home health care (but not long term care). Free for most.

Part B: Covers doctor's visits, tests and other outpatient care. Charges a premium.

Part C: Medicare Advantage plans let private companies offer both Part A and Part B benefits with fewer out-of-pocket costs than original Medicare. Many charge a premium on top of the Part B premium.

Part D: Prescription drug coverage purchased from a private company.

Medigap: Supplemental insurance from private companies that covers the deductibles and co-insurance not paid by original Medicare.

Open enrollment: The only period during which beneficiaries may change Advantage plans or opt in or out of original Medicare. Medigap coverage may be purchased at any time.

Doughnut hole: A gap in prescription drug benefits. In 2015, Part D enrollees will pay a monthly premium and may, depending on the plan, pay a deductible on prescriptions. Once any deductible is met, they pay copayments or co-insurance for their drugs until total drug spending – what the plan pays and what the enrollee pays combined – reaches \$2,970 for the year. Then the enrollee pays 47.5 percent of the cost of brand-name drugs and 79 percent of the cost of generics until total out-of-pocket expenses for the year reach \$4,750. After that, the enrollee reaches catastrophic coverage and pays only a small portion of drug costs, either 5 percent or copayments of \$2.65 for generics and \$6.60 for brands, whichever is more.

For more information about Medicare Part C and D Open Enrollment please call your regional SenioRx/Aging and Disability Resource Center or visit them at their web site at <http://www.louisianaanswers.com/>