

Medicare Open Enrollment for 2018

(October 15, 2017 through December 7, 2017)

Medicare Open Enrollment is coming soon. October 15 to December 7 is the time when all people with Medicare can change their Medicare health plans and prescription drug coverage for the following year to better meet their needs. Wyoming Medicare beneficiaries should review their health care needs and determine if changes to their current coverage are necessary. Plan costs and coverages change each year, so everyone should check to make sure their plan still meets their needs and budget. During Open Enrollment, anyone with Medicare can make changes to their health and prescription drug (Plan D) plans for the next year.

Medicare Supplement Insurance

Medicare Supplement Insurance (Medigap) policies, sold by private companies, help pay some costs that Original Medicare doesn't cover, such as copayments, coinsurance, and deductibles. Medicare Supplement Insurance should be purchased during your initial Medicare enrollment period when you have guaranteed eligibility. You can change your plan in the future; however, you may be subject to medical underwriting outside of your guarantee issue period. The Wyoming Buyer's Guide to Medicare Supplement "Medigap Insurance" is a valuable resource as you consider your options. The Buyer's Guide is available on the Department of Insurance website at: DOI.wyo.gov/consumers.

Other points to consider

- Wyoming State Health Insurance Information Program (WSHIIP) is a federally mandated program to help seniors and others on Medicare understand their rights and answer their questions. Trained counsellors across the state promote understanding of Medicare, Medicaid, Medigap and long-term care insurance. The WSHIIP program is free of charge. To reach a counsellor, please call 1-800-856-4398. There are numerous consulting firms around the state who also offer these services for a fee.
- Be a smart consumer. Billions of federal dollars are lost annually due to health care fraud, error and abuse. Below are tips to help you avoid fraud:
 - Review Medicare statements as soon as they arrive to ensure all of the services listed were actually received.
 - Keep a record of medical visits, tests, receipts for services, and equipment received.
 - Be very wary of anybody calling with "offers" or responding to postcard mailers.
 - Don't give your Medicare number to anyone.
 - If you suspect Medicare errors, fraud, or abuse, please contact the Senior Medicare Patrol Wyoming hotline at 1-800-856-4398.
 - If something sounds "too good to be true," it probably is.

- Medicare Savings Programs - If your income is low, you may qualify for various government programs which will fill in the gaps in your Medicare coverage. Contact Wyoming Medicaid at 1-855-294-2127 or WSHIIP to find out if you qualify.

NEW MEDICARE CARDS ARE COMING

- Medicare will mail new cards **between April 2018 – April 2019.**
- To help prevent identity theft, new cards won't include Social Security numbers. Instead, each person will get a new unique Medicare Number.
- You don't need to do anything to get a new card, but you should make sure your mailing address is up to date. Visit ssa.gov/myaccount or call 1-800-772-1213 (TTY: 1-800-325-0778) to correct your mailing address, if updates are needed.
- Medicare will never call and ask for personal information before sending new cards, so don't share your Medicare Number or other personal information if someone calls and asks for it.
- Medicare will mail more information with the new cards – check Medicare.gov for the latest updates.

For further assistance, please contact the Wyoming State Health Insurance Information Program (WSHIIP) at 1-800-856-4398, or the Wyoming Insurance Department at 1-800-438-5768.