

SHINE

Have you thought about Medicare? Are you approaching age 65 and not collecting Social Security Benefits? If so, you must contact Social Security, at 800-772-1213, to enroll in Medicare. You will not be automatically notified of your pending Medicare eligibility. This contact should be made during the three months *prior* to your birth month. This will ensure Medicare coverage the 1st of your birth month. Keep in mind that late enrollment will subject you to a lifetime penalty for Medicare Part B (covers you for services outside a hospital) and Part D (Prescription Drug Coverage). If you have questions concerning your Medicare status, contact SHINE (*Serving Health Insurance Needs of Elders*) at 800-963-5337, Social Security (see above), or Medicare at 800-633-4227. If you are collecting Social Security benefits, you will be automatically notified and enrolled in Medicare Parts A (in-hospital coverage) and B - but not Part D. You will need to select and enroll in a Prescription Drug plan effective the 1st of your birth month.

If you are a Medicare beneficiary and are currently enrolled in a Medicare Health and Prescription Drug plan, remember that the Annual Coordinated Election Period (AEP), which runs from October 15th through December 7th, is quickly approaching. *This seven-week period is typically the only time you can make changes to your current Medicare coverage.* There are special circumstances that allow for plan changes outside of AEP.

It is strongly advised that all Medicare beneficiaries take this opportunity during AEP to review and evaluate your current coverage. Remember that insurance companies can make changes to their plans' coverage and co-pays annually. This may be especially true for 2014 with the implementation of significant new elements to the Affordable Care Act, the health care law enacted into law 2010 but rolled out in phases over a number of years. Also, if you are currently enrolled in a Medicare Advantage Plan that rebates a portion of your Part B premium, be aware that this rebate is also subject to change. You should be notified by your insurance company of any plan changes, but it is prudent practice to confirm your costs for 2014 and to compare your plan against other plans. Good planning will prevent any unpleasant surprises.

The Dunedin Public library is fortunate to host SHINE counselors who provide free and unbiased assistance with this Medicare enrollment and evaluation process. One-on-one personal counseling is available by appointment year round at the library. During AEP, expanded counseling hours are available. To make an appointment, call the library at 727-298-3080 ext 1707. Another valuable source of Medicare information is a series of free seminars at the library conducted by SHINE volunteers during September and October—no appointment needed. The schedule for these seminars will be posted in the library or you can call to request this information. In addition to this valuable local resource, there is also a Senior Helpline, at 800-963-5337, staffed by SHINE volunteers who can provide information and counseling services over the phone.

SHINE volunteer counselors are specially trained in Medicare, Medicaid, all Medicare Health and Prescription Drug plans and related computer applications. If you are interested in becoming a SHINE volunteer, please contact Sue Samson at sue.samson@aaapp.org or 727-570-9696 ext 234. SHINE volunteers are problem solvers and lifetime learners with a desire to help seniors. Their goal is to empower seniors, family members and caregivers in making informed choices regarding their health insurance needs. SHINE counselors do not recommend or promote plans, products or companies.

SHINE: www.floridashine.org

Area Agency on Aging: www.agingcarefl.org