

From: Representative Greg Barreto rep.gregbarreto@oregonlegislature.gov 
Subject: Medicare Open Enrollment
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RB



Medicare Open Enrollment

The annual Medicare Open Enrollment for 2020 coverage is just around the corner –

October 15 until December 7, 2019.

During the annual enrollment period, Oregonians who are 65 years or older, younger people with disabilities and individuals with end stage renal disease may be eligible to sign up and find health insurance that meets their needs or make changes to their current Medicare coverage.

Oregon's Senior Health Insurance Benefits Assistance (SHIBA) program provides year-round free, objective, and local counseling to people with Medicare and their families. Examples of SHIBA services include explaining how the Medicare program works, assisting with Medicare appeals and complaints, and helping people make informed decisions about their health insurance coverage. SHIBA staff members and active volunteers/certified counselors serve many of Oregon's 857,000 Medicare beneficiaries.

Any Medicare Advantage (MA) or prescription drug plan (Part D) changes must be made between these dates so that coverage begins without interruption on Jan. 1, 2020. There is a new Medicare plan finder tool this year, the first upgrade in a decade. The new Plan Finder is at <https://www.medicare.gov/plan-compare/#/>

The finder allows users to shop and compare Medicare Advantage and Part D plans. The updated finder also provides people with Medicare coverage and their caregivers with a personalized experience through a mobile friendly and easy-to-read design that will help them learn about different options and select coverage that best meets their health needs. Instructions on how to create a MyMedicare.gov account for a personalized plan search can be found here:

<https://cmsnationaltrainingprogram.cms.gov/sites/default/files/shared/Create%20an%20Account%20-%20PlanFinder%20508.pdf>

Senior Health Insurance Benefits Assistance



Contact information for SHIBA organizations by county is available at-

<https://healthcare.oregon.gov/shiba/get-help/Pages/help-near-you.aspx>

SHIBA.OREGON.GOV

800-722-4234

What is SHIBA?

The Senior Health Insurance Benefits Assistance (SHIBA) program offers free, objective, and local one-on-one health insurance counseling and assistance to people with Medicare and their families. Certified counselors help people make informed decisions about their health insurance.

SHIBA counselors and volunteers:

- Provide information about Medicare, including what health and prescription drug plans are available.
- Help with Medicare appeals and complaints.
- Educate how to protect, detect, and report Medicare fraud, waste, and abuse.

The parts of Medicare

Original Medicare

Part A: Hospital coverage



Part B: Medical coverage



Part D: Prescription drug coverage



Medicare supplement coverage (Medigap)



OR

Medicare Advantage

Part C: Medicare Advantage



Available with or without prescription coverage (Part D)

Secondary insurance can also include:

- Retiree benefits (e.g., PERS)
- COBRA (in some cases)
- Tricare for Life/CHAMP VA
- Medicaid
- IHS (Indian Health Services)

Contacting the Salem Office

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