# Scams a risk during Medicare open enrollment

TOPEKA, - During the upcoming open-enrollment period for Medicare Part D and Medicare Advantage plans, I urge Kansas Medicare beneficiaries to be alert to any potential scams surrounding sign-up activity.

Unfortunately, not everyone who contacts Medicare-age Kansans about switching to a Medicare drug plan has the best intentions. Educating yourselves is very important in fighting potential fraud and illegal sales. And, given the current health reform debates that Congress is engaged in, some unscrupulous people might try to take advantage by confusing certain aspects of the current proposals to scare beneficiaries into something they don't need.



#### Sandy Praeger

• Kansas Ins. Commissioner

The open-enrollment period for Medicare Prescription Drug Plan ance Department to make sure the and Medicare Advantage plans salesperson is a licensed agent. begins Nov. 15 and ends Dec. 31. To protect your family members or yourself from scam artists intent on taking advantage of the situation, here are some tips.

• Beware of door-to-door salespeople. Agents cannot solicit business at your home without an appointment. Do not let uninvited at an educational event.

agents into your home. Also, Medicare has no official sales representatives. Beware of any salesperson who says that he/she is a Medicare representative.

· Check with us at the Kansas Insur-Call (800) 432-2484 to speak with a Consumer Assistance represen-

• No marketing in educational or care settings is allowed. Federal regulations prohibit the marketing of Medicare products in places where health care is delivered or

free meals for listening to a sales presentation or for signing up for a particular plan.

• Do not give out personal information, such as Social Security numbers, bank account numbers or credit card numbers to anyone not verified as a licensed agent. Salespeople are not allowed to request such personal information in marketing activities and cannot ask for payment over the Internet. They must send the beneficiary a bill. Once he or she has decided to purchase a plan and verified that the agent is licensed, the customer may give the agent information to assist enrollment and billing.

• Verify that the plan is an ap-

• No free lunches, either. Fed- proved Medicare plan. All ap- portant topic in today's society, eral regulations prohibit offers of proved plans are available at www. medicare.gov under "Plan Finder" or by calling (800) MEDICARE, or (800) 633-4227.

> Read and understand the plan. Be sure that the chosen plan matches the beneficiary's needs and that the beneficiary can continue to see his or her current Consumer Assistance Division for health care providers if desired.

With health care such an im- Part D. Call (800) 432-2484.

consumers have to arm themselves with all the information they can. Being a savvy Medicare beneficiary or family member of a beneficiary helps all of us fight fraudulent activities.

Kansas Medicare ers can contact our department's more information about Medicare

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**November 9, 2009** 

# Commissioner answers plan's questions

Advantage Plans:

What are Medicare Prescription Drug Plans (PDPs)?

In 2003, the federal government enacted a Medicare prescription drug benefit for Medicare beneficiaries. Private insurance companies, whose plans have been approved by Medicare, sell Medicare PDPs. Everyone with Medicare is eligible to enroll in a PDP, regardless of income or assets.

What if I am already enrolled in a Medicare PDP?

Plans might change from year to year. Therefore, you should carefully examine all available plans during each open-enrollment season, as you may find that your current plan no longer best meets your needs. Be sure to check the features of your plan, including the list of drugs covered and the benefit. amount of premium you pay.

If you are satisfied with your and select the one that best meets the premium you will pay.

Here are questions and answers current plan, you do not need to do your individual needs. Here are a on Medicare Part D and Medicare anything to keep your plan. If you take no action, you will remain in your current plan.

What if I am enrolled in a Medicare Advantage Plan with prescription drug coverage?

might also make changes to important features of your plan from year to year, including the list of drugs covered, the premium you pay, cost-sharing requirements and provider networks. Your plan options should be carefully reviewed during each open enrollment season.

What are my options if I want

to enroll in a Medicare PDP? You can enroll in a stand-alone prescription drug plan (Medicare Part D) or you can choose a Medicare Advantage plan (Medicare Part C) that includes the new drug

You will want to compare plans

few things to check:

· See if all of your prescriptions are on the plan's list of drugs (called a formulary).

• Check for your pharmacy.

• Find out what co-payments Medicare Advantage Plans you will be responsible for paying when filling a prescription.

• Is the premium for your preferred plan affordable?

• Check the Medicare.gov "Plan Finder" section on the Internet.

What if I am eligible but wait to enroll?

If you are eligible but you wait to enroll after Dec. 31, you may be subject to late-enrollment penalties. These penalties are generally one percent per month for every month you delay enrollment. That means if you wait until March, you would pay a three percent late-enrollment penalty. There is no limit on the penalty, so the longer you wait to enroll, the higher

Other important things to consider:

Federal assistance with premiums will be available to Medicare beneficiaries who meet certain income requirements. Kansas Medicare beneficiaries may seek assistance in reviewing options for coverage and obtaining financial assistance by contacting the Senior Health Insurance Counseling for Kansas program, (800) 860-5260.

Monday Evening

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# Whooping cranes camping near Great Bend

As of Thursday morning, 18 at wetlandscenter.fhsu.edu, call Cheyenne Bottoms Wildlife Area fhsu.edu." near Great Bend.

The population of this endangered bird species has recovered from a low of 21 birds to around 340 birds in the wild. Cheyenne Bottoms is a common stopover for migrating whooping cranes as they make their fall journey from Canada to the Aransas National Wildlife Refuge near Corpus Christi, Texas.

The bottoms also has about 100,000 geese and 40,000 ducks this week.

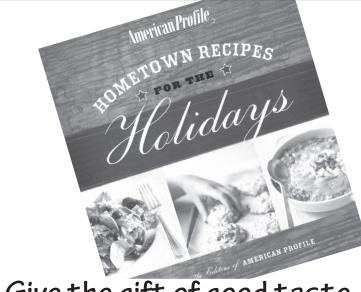
"It is a great time of year to get outside," said Curtis J. Wolf, manager of the Kansas Wetlands Education Center near the refuge, "and we would love to have you stop in to begin your tour and learn about some of the other unique animals you can see at Cheyenne Bottoms.

"For directions and other information, please visit our website



whooping cranes were staying at (877) 243-9268 or e-mail cjwolf@ long the whoopers would hang

Wolf said he wasn't sure how



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