



NEWS RELEASE – Area Agency on Aging District 7, Inc.

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Open Enrollment for Medicare is October 15th- December 7th- AAA7 Available for Assistance and Help

In-Person Counseling Appointments Available

Are you a Medicare beneficiary? Medicare Open Enrollment takes place October 15th through December 7th. Open enrollment is the time of the year when changes can be made in the plans and providers you've chosen for your Medicare Part D prescription drug coverage and/or Medicare Advantage option. If you wish to make changes, you can only do so until December 7th. Open enrollment is also a good time to run drug comparisons to make sure the Medicare Part D plan you are on is still your best option as Medicare Part D plans do change from year to year.

Individuals who receive the Low-Income Subsidy (LIS), or "Extra Help", can change their plans monthly in 2025. In order to qualify for the "Extra Help" program, your income must be at or below 150% of the poverty level. Plans change every year, so it is a good idea to check your Medicare Part D plan yearly even if you receive the Extra Help benefit.

Original Medicare, sometimes referred to as Part A and Part B, helps with hospital, doctor and outpatient services. More than likely, a Medicare supplement is needed to cover the costs not covered by Part A and Part B. Medicare Advantage, or Part C, combines Part A and B into one plan, while Medicare Part D covers prescription drug plans. During open enrollment, beneficiaries can make changes to these plans that provide better support for their health and well-being. It's a time to change what doesn't work and keep what does.

Locally, the Area Agency on Aging District 7 (AAA7) is available as a resource to those in its ten-county district who would like assistance with Medicare or Open Enrollment. **Medicare Check-Up counseling is by appointment only** and several dates are open at the AAA7's Jackson Office location on October 21st, November 8th and December 2nd. Please call 1-800-582-7277, ext. 250, or email info@aaa7.org for more information

More information about Medicare plans and options is available at www.medicare.gov.

Here are some important dates to note with Medicare Open Enrollment:

Important Medicare Dates:

October 15th – Open Enrollment Begins

Open Enrollment is the one time of the year when everyone with Medicare can make changes to their health and drug plans for the following year. If your co-pays are expensive, this is the time of year to compare plans to find out if there is a plan that will be a better and less expensive option for you starting January 1, 2025.

December 7th – Open Enrollment Ends

In most cases, December 7th is the last day you can change your Medicare coverage for the following year. The plan must have your enrollment form by December 7th.

January 1st – Coverage Begins

If you switched to a new plan, your coverage will begin on January 1, 2025. If you stay with the same plan, any changes to coverage, benefits or costs for the new year will begin on January 1, 2025.

Making Changes to Your Coverage After January 1st

Between January 1st and March 31st, if you're in a Medicare Advantage Plan, you can drop your plan and switch to another Medicare Advantage Plan with or without prescription drug coverage or go back to Original Medicare. If you go back to Original Medicare, you will also have the option to join a Medicare prescription drug plan. Your coverage will begin the first day of the month after your enrollment. In some cases, you may be able to make other changes if you qualify for a Special Enrollment Period.

Your local Area Agency on Aging District 7 (AAA7) helps individuals with Medicare through a number of ways. The AAA7 has staff that can help you determine if you are eligible for Medicare Premium Assistance such as the *Medicare Savings Program*, which if eligible pays your Medicare Part B premium and/or the *Low-Income Subsidy* program that helps those with Medicare Part D premiums and co-pays. AAA7 staff can also assist you during the open enrollment period by running comparisons for your Medicare prescription drug plans or Medicare Advantage plans. The AAA7 can also answer general Medicare questions you may have. Medicare Check-Up counseling is by appointment only. Counties covered by the AAA7 include Adams, Brown, Gallia, Highland, Jackson, Lawrence, Pike, Ross, Scioto and Vinton. For questions or assistance, call toll-free at 1-800-582-7277, extension 250, or email info@aaa7.org.

Your local Area Agency on Aging District 7, Inc. provides services on a non-discriminatory basis. These services are available to help older adults and those with disabilities live safely and independently in their residence of choice through services paid for by Medicare, Medicaid, other federal and state resources, as well as private pay. The AAA7's Resource Center is also available to anyone in the community looking for information or assistance with long-term care options. Available Monday through Friday from 8:00 am until 4:30 pm, the Resource Center is a valuable contact for learning more about options and what programs and services are available for assistance.

Those interested in learning more can call toll-free at 1-800-582-7277 (TTY: 711). Here, individuals can speak directly with a nurse or social worker who will assist them with information surrounding the programs and services that are available to best serve their needs. The Agency also offers an in-home assessment at no cost for those who are interested in learning more. Information is also available on www.aaa7.org, or the Agency can be contacted through email at info@aaa7.org. The Agency also has a Facebook page located at www.facebook.com/AreaAgencyOnAgingDistrict7.

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