

Helping Medicare Consumers Make Informed Choices

Policy objective: Simplify the annual beneficiary election period for Part D plans (H.R. 3590, Sec. 3204) by moving and extending the period to October 15 – December 7. This significant improvement under Medicare Part D would allow Medicare beneficiaries more time to make informed decisions about their health care in order to ensure better quality of life and economic well-being.

Moving and lengthening the AEP gives Medicare consumers more time to make informed choices about their Part D plans. The current Annual Enrollment Period (November 15 - December 31) is compressed into 45 days and includes the two busiest national holidays of the year. It does not allow enough time for Medicare consumers to make informed decisions and to fully understand the implications of their plan choices, including the risks associated with falling into the prescription drug coverage gap or “doughnut hole” by remaining in their existing plan for the coming year.

Medicare consumers need additional time to access expanded benefits. Last year’s Medicare Improvements for Patients and Providers Act (MIPPA, 2008) required improvements to the direct assistance provided to Medicare consumers through the Medicare Savings Program (MSPs). New coordination requirements with the Social Security Administration (SSA) mean that SHIPs will need additional time to reach and assist low-income Medicare beneficiaries newly eligible for MSP enrollment.

Changing the enrollment periods will help to reduce marketing abuses in Medicare Advantage (MA) plans. Aligning the marketing and enrollment periods will help to reduce the potential for deceptive marketing practices by MA plans. Misleading marketing practices by MA plans limit a consumer’s ability to make informed choices about a particular plan, and tend to affect elderly, lower-income and other vulnerable Medicare beneficiaries in particular.

State Health Insurance and Assistance Programs (SHIPs)

SHIPs serve as a local access point to the Medicare program for more than 45 million Medicare beneficiaries. SHIPs help beneficiaries navigate the Medicare program by providing free and individualized information and counseling on the Medicare program, and coordinating public benefits in their communities.

The Health Assistance Partnership (HAP), a project of Families USA, partners with SHIPs on Medicare education, program development, and public education and policy initiatives.
www.hapnetwork.org