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Seniors and other Medicare Beneficiaries Offered Free Help During Medicare Open Enrollment

Senior citizens who are struggling with their Medicare options can get help by contacting the Senior Health Insurance Information Program (SHIIP) at the Louisiana Department of Insurance. SHIIP counselors are available to assist seniors and other Medicare beneficiaries during Medicare Open Enrollment which runs October 15 through December 7. The Medicare health plans take effect on January 1.

During the open enrollment period beneficiaries can switch from Original Medicare to a Medicare Advantage Plan or vice versa, switch from one Medicare Advantage Plan to another, and/or make changes regarding Medicare Part D Prescription Drug Plans.

In 2013, the Senior Health Insurance Information Program helped Medicare beneficiaries save nearly \$5 million.

"Not only can our SHIIP counselors provide information on programs to help lower drug costs, they can also help Medicare beneficiaries decide if they need to make any changes for the coming year," said Insurance Commissioner Jim Donelon. "It is essential to compare the different plan options each year because changes in your health may affect your provider and prescription drug needs. Companies may also change their benefits and plan options as we recently saw with Peoples Health in St. Bernard Parish, and Humana Gold Choice and United Health Care Medicare Direct in Lafourche and St. Mary parishes."

It is important to note that the Medicare open enrollment period and the Health Insurance Marketplace open enrollment period called for in the Affordable Care Act overlap, so Medicare beneficiaries looking to make changes need to make sure they are reviewing Medicare plans and not health insurance plan options.

Donelon also urges Medicare beneficiaries to be on the lookout for fraud during this time.

"Scam artists will be more active during open enrollment when seniors are looking to make changes to their Medicare plans," Donelon said. "You should never give your personal information out to anyone whom you did not reach out to."

SHIIP-certified counselors will be holding dozens of workshops statewide during open enrollment. For a list of public meetings in your area, please go to www.ldi.la.gov/events.

The Senior Health Insurance Information Program provides Medicare beneficiaries with the objective information they need to better understand Medicare coverage options, rights and benefits. SHIIP is committed to helping seniors make informed decisions by providing free and unbiased Medicare insurance counseling and assistance. Medicare beneficiaries can contact a SHIIP counselor by calling 1-800-259-5300 or going to www.ldi.la.gov/SHIIP.

About the Louisiana Department of Insurance: The Louisiana Department of Insurance works to improve competition in the state's insurance market while assisting individuals and businesses with the information and resources they need to be informed consumers of insurance. As a regulator, the LDI enforces the laws that provide a fair and stable marketplace and makes certain that insurers comply with the laws in place to protect policyholders. You can contact the LDI by calling 1-800-259-5300 or visiting www.ldi.la.gov.