

## Need Help Understanding 2011 Medicare Plans?

The Medicare **Annual Open Enrollment period** ends **December 31**. During this time, you can change your Medicare health coverage as well as your Medicare Prescription Drug plans (Part D Plans).

Some Medicare Advantage plans, such as Harvard Pilgrim First Seniority, will no longer be offered in 2011. If you are in one of the plans that are leaving, you must **choose a new plan for 2011**. In most cases if you do nothing, on January 1, 2011, you will be back in Original Medicare with **no drug coverage**.

Some Medicare Prescription Drug plans, such as First Health Part D – Secure and AARP MedicareRx Saver, will no longer be offered in 2011. Some Part D companies will be enrolling you in similar plans, which they offer. You can still select a different Part D Plan from a different company, which may be better for you.

Even if your plan is not leaving, you need to check that your drugs will continue to be covered by your drug plan and how much they will cost you (co-payments) in 2011. Many plans have increased monthly premiums, but a number of plans have **significantly increased co-payments** also.

The good news is that **help is available**:

- Call your local (Attleboro) **SHINE** (*Serving Health Insurance Needs of Elders*), at **1-800-987-2510**, for an appointment. Specially trained and certified SHINE volunteers offer free, confidential counseling to seniors and anyone on Medicare.
- You can also reach a **SHINE counselor by telephone**. Call **1-800-AGE-INFO (1-800-243-4636)**, and then press or say **“3”**. Once you get the SHINE answering machine, leave your name and phone number. A SHINE volunteer will call you back, as soon as possible. Please be patient. Due to the large volume of calls, you may not hear back for a couple of days.
- You can call **Medicare at 1-800-MEDICARE (1-800-633-4227)** or MassMedLine at **(866)-633-1617**. You can also consult **www.medicare.gov**.