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## **Medicare Prescription Drug Costs Hard to Swallow?**

Did you know that you can review and change your Medicare Prescription Drug Plan annually? Medicare Open Enrollment, running from October 15<sup>th</sup>-December 7<sup>th</sup>, is the period of time that you can do just that!

It is a good idea to compare plans to see if another plan will offer better coverage at a more affordable price. Last year, Wildcat District Senior Health Insurance Counseling for Kansas (SHICK) in Crawford, Labette, Montgomery, and Wilson counties helped area beneficiaries save almost \$87,000.00 or an average savings of \$621.00 per person changing plans.

Here are some questions and answers to why you should compare plans this fall!

**Q: I've been happy with my plan, can choosing a new drug plan really make a difference?**

**A:** You should receive an Annual Notice of Change from your Part D plan. Each year, insurance companies can make changes to Medicare plans that can impact out-of-pocket costs—monthly premiums, deductibles, drug costs, and pharmacy “networks.” They can also make changes to the plan’s “formulary” or list of covered drugs.

You may also have added or taken a medication off of your current list that may affect which drug plan comes up best for you for 2021.

**Q: I've heard about a \$35.00 cost for insulin, is there a plan out there for that?**

**A:** Kansas will offer nine prescription drug plans with potential for a 30 day supply of insulin at \$35.00. However, whether or not that is the best plan for your current situation depends on the other medications you take. It is important to look at the whole picture.

**Q: What do I need to have to complete a 2021 Prescription Drug Plan Comparison?**

**A:** Whether you compare plans yourself by going to [www.medicare.gov](http://www.medicare.gov) or visit with a SHICK counselor, you will need your Medicare card plus a list of your prescription medications, including the dosage and how often you take the drug. If you have created a MyMedicare account, you will need your username and password to log in.

**Q: How do I get free, unbiased, and confidential help with Medicare Open Enrollment?**

**A:** Many K-State Research and Extension offices have SHICK Counselors to assist beneficiaries in comparing plans during open enrollment. Your Wildcat District counselors are ready to serve Crawford, Labette, Montgomery, and Wilson Counties! Multiple ways to get help will be available to ensure the safety of all. To schedule an appointment or learn more please call 620-331-2690.

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