

Medicare D open enrollment time

Open enrollment for Medicare D officially started November 15 and will run through December 31.

Some of the changes in the Medicare D insurance policies are that there are no longer any policies available in this area that will cover in the gap. In 2007 there was only one policy that covered prescription drugs in the gap, Blue Cross Blue Shield's Option 3. This coming year there are NO companies that will cover in the gap.

Some policies will have an increase or decrease in the cost of the premium. Some will add or drop prescription drugs that they will cover. Other policies are no longer covering some of the brand name drugs.

Your Medicare D insurance carrier should have already sent information to you on the changes that will take place with your policy starting January 1, 2008. It is very important that you read over this information carefully. Read through their formulary (the list of the drugs they will cover) to make sure that your prescription drugs are listed.

We are even finding that people who do not have a lot of changes in their prescription drugs may be able to find a policy with a lower premium.

If you have any questions on whether your present policy will still be the best one for you in 2008, you can go to www.medicare.gov and compare Medicare D prescription drug coverage. Saline Eldercare (402-821-3330 or 1-800-778-3309) is also taking appointments to do this for you, if you need help. Also, you can contact the SHIIP, Senior Health Insurance Information Program, at 1-800-234-7119.