

Most people are inclined to sit-out the Medicare open enrollment period which began October 15th. According to a recent [analysis](#) by the Kaiser Family Foundation, roughly 8 in 10 people enrolled in a Part D drug plan or a Medicare Advantage plan will choose to stick with the same policy from one year to the next. That may be the path of least resistance; however, it's probably not the least expensive. When consumers take time to compare and switch plans they generally save approximately \$600.00 on drugs through a Part D drug plan change, or \$1,000 when switching their Medicare Advantage plan.

The Annual Enrollment Period (AEP), which runs from October 15, 2016 through December 7, 2016, is the time to make the adjustments to your plan. During this time, lean on experts for advice and utilize a valuable resource: the nationwide SHINE/SHIP program. SHINE (Serving Health Insurance Needs of Elders) encourages beneficiaries to review their benefits each year during AEP.

There are other circumstances in life when it is helpful to contact the SHINE program such as when you are new to Medicare. If you make a mistake by not taking Part B or Part D and then decide to apply later, Medicare will apply a penalty. Information about a Medicare supplement special election period is important. New to Medicare enrollees need to know and understand how Medicare advantage plans work, their benefits, limits, and network out of pocket costs as well as drug formularies. We suggest new to Medicare individuals contact SHINE for assistance.

It is also important, and recommended, caregivers or those helping low income Medicare beneficiaries contact a SHINE counselor for assistance. Low income seniors on Medicare can apply for programs which may increase their Social Security check by \$1,200 dollar per year. Additionally, a second Medicare subsidy may lower Part D drug costs and co-payments. SHINE is able to provide free unbiased assistance and provide guidance to those qualified as well as assist with applications.

To learn more, speak with a local Medicare counselor provided to you by the Florida Department of Elder Affairs' SHINE Program. Contact SHINE by phone via the Helpline at 1-800-963-5337, (leave a message) or visit www.floridashine.org

SHINE is mandated to provide free, confidential, and unbiased Medicare counseling and services. The Florida SHINE website www.floridashine.org also has the list of outreach site locations for face to face counseling, Medicare presentations, and how to reach a SHINE counselor for assistance. It also has information as to how you can become a SHINE volunteer.