

## **Frequently Asked Questions about Medicare Counseling at JFS:**

### ***When is the Medicare Open Enrollment Period?***

- Annually from October 15 through December 7

### ***When can I receive Medicare Counseling from Jewish Family Services?***

- Appointments are available Monday through Friday, 8:30 a.m. to 5 p.m. We can meet in person or via Zoom, email or telephone.

### ***How much does Medicare Counseling cost?***

- There is **no charge** for Medicare Counseling at Jewish Family Services. Kelly G. Loeb and Liz Conaway Muensch are trained Medicare Counselors who are unbiased and impartial. They are not salespeople and have no financial stake in any insurance company. They are staff of Jewish Family Services and will review your Medicare coverage options with you to select plans that are cost-effective, comprehensive and convenient.

### ***What information do I need to have to participate in Medicare Counseling?***

- Please have your red, white and blue Medicare card, your current Medicare prescription drug or Medicare Advantage plan card and a list of the prescription medication you currently take, including dosage and frequency information. It is also helpful to have a list of your current health care providers, including your primary care physician, any specialists, and any facilities you might use (e.g., hospitals, outpatient clinics or therapy sites).

### ***When do changes I make to my Medicare coverage during the open enrollment period take effect?***

- If you select a new Medicare prescription drug plan during the open enrollment period, it will become effective on January 1 of the following year. About 10 days after you make your change, you will receive your new plan card and coverage information at your mailing address. If you do not make any changes, you will continue to use your current plan.

### ***Is it safe to share my health and insurance information with Medicare Counselors at Jewish Family Services?***

- Yes. All information you share with JFS Medicare Counselors is private and confidential, and JFS Medicare Counselors will only use your information to review your Medicare coverage options and not for any other purpose. They will enter your information on the Medicare website ([www.medicare.gov](http://www.medicare.gov)) in order to find insurance plans you may choose to enroll in. JFS complies with all HIPAA guidelines to maintain clients' privacy and confidentiality.

### ***Do I have to be a client of Jewish Family Services to participate in Medicare Counseling?***

- No. Any Medicare beneficiary of any age and location is welcome to receive Medicare counseling from Jewish Family Services. We are also happy to talk with you about other programs and resources we have available.

***I am a caregiver for my loved one with Medicare. May I participate in Medicare Counseling on their behalf?***

- Yes – we can work with you to review your loved one’s Medicare coverage.

***Why should I participate in Medicare Counseling?***

- Insurance plans change every year, and so can the medicines you take and the doctors you see. Medicare Counseling allows you to see what those changes are and to find a plan that is most cost-effective, comprehensive and convenient. You may even save money, or learn about additional benefits from the plan you choose. On average, Medicare beneficiaries who participate in Medicare Counseling with Jewish Family Services save \$2,400.00 a year on their Medicare costs – that’s \$200.00 a month! Even if you don’t change your plan, you can learn about other ways to save money and get more services, like using the mail order benefit, changing your pharmacy, and details about additional services your plan provides.

***Do I have to change my Medicare coverage every year?***

- No. You can do nothing and keep your plan. However, it’s a good idea to review your plan to make sure it will serve you well in the coming year, especially if you have had any changes to your medications or health care providers, or if you expect changes to your health status in the coming year.

***I’ve worked with a broker or other insurance salesperson before to get my Medicare coverage. How are the JFS Medicare counselors and their services different?***

- JFS Medicare counselors are trained by state health insurance assistance programs (SHIPs) - each state has one, and they provide free, unbiased, impartial Medicare education and counseling to Medicare beneficiaries. SHIP counselors do not have any financial stake in any insurance company. They are not salespeople and gain no monetary benefit from counseling Medicare beneficiaries.
- The SHIP for Kansas is SHICK – Senior Health Insurance Counseling for Kansas; the SHIP for Missouri is CLAIM – Community Leaders Assisting the Insured of Missouri. Kelly G. Loeb and Liz Conaway Muensch are trained counselors with SHICK and CLAIM and receive annual continuing education and certification from these SHIPs so they can deliver you accurate, comprehensive and useful Medicare education and counseling.
- Brokers and salespeople who work for insurance companies can also work with you to select your insurance coverage, and it’s fine to work with one. We encourage you to explore all of your options. Keep in mind that brokers and salespeople are in the business of selling insurance and likely receive a commission or other financial benefit from an insurance company as part of their work with you to select a Medicare plan. They may also charge a fee for their services and may give you information that is partial to one or more companies.

***My spouse (best friend, cousin, next-door neighbor) and I both have Medicare. Can/should we get the exact same Medicare coverage?***

- Not necessarily. The Medicare coverage that will work best for you depends on the medications you take, the health care providers you see, your specific health care needs and other factors. Not even identical twins have the same Medicare needs! It's best to review your needs individually in order to identify the Medicare plan that will work best for you. Note: for beneficiaries with Medigap plans, there are sometimes household discounts available for spouses or other relatives living in the same household who have their Medigap plan from the same company. We're happy to share more information about this option with you.

***I am finding the cost of my health insurance to be unaffordable. Is it possible to lower my costs?***

- It might be! JFS Medicare Counselors can give you information about financial assistance programs for which you may be eligible, including the Medicare Savings Programs, the Extra Help/Low-Income Subsidy for Prescription Drugs, Kansas City's Medicine Cabinet and applying for Medicaid. We can also tell you about programs and resources available from JFS and other community organizations. All financial information you share is private and confidential.

***Will JFS Medicare Counselors tell me which plan to choose? What if I don't like the plan I choose?***

- JFS Medicare Counselors will show you the options that are available to you, and will share information to guide you in making your choice. We will not make the choice for you and we are not responsible for any changes that occur during the plan year. The plan that you choose during the open enrollment period will be the plan that covers you from January 1 through December 31 of the following year, unless you have special circumstances that allow you to change your plan. We are happy to work with you during the open enrollment period and throughout the year so that you can best understand and use your Medicare benefits.

***I don't have Medicare yet, but it's coming soon! Can I participate in Medicare Counseling?***

- Yes! We are happy to answer questions and share information about Medicare at any time. If you are within three months of your 65<sup>th</sup> birthday and you have questions about enrolling in Medicare, we can help get you set up. If you are younger than 65 and have been on disability for 25 months, you can enroll in Medicare, and we can help you.

***What about Medicaid? Can I have Medicare and Medicaid at the same time? What is the difference between them?***

- We're happy to explain how these two health insurance programs work. Send us email at [medicare@jfskc.org](mailto:medicare@jfskc.org) or call 913-327-8278.

***What about insurance from the Affordable Care Act / Health Insurance Marketplace / Obamacare? How does that work with Medicare?***

- Generally, you cannot have Affordable Care Act insurance coverage and Medicare simultaneously. Once you reach age 65, you will need to transition from an Affordable Care Act plan to Medicare. If you are under 65 and on (or in need of) an Affordable Care

Act insurance plan, we can refer you to another community agency for information and support on how to use that plan.

***What if I am age 65 or more and still working? How does Medicare work with the insurance my employer provides? Do I have to enroll in Medicare?***

- Send email to [medicare@jfskc.org](mailto:medicare@jfskc.org) or call 913-327-8278 and we'll be happy to let you know how Medicare and employer-provided health insurance work together.

***I have a question that isn't answered here. How can I get more information?***

- Send email to [medicare@jfskc.org](mailto:medicare@jfskc.org) or call 913-327-8278 and we'll be happy to help!