

## Make your health insurance work for you

by Kim Calder, MPS

### If you receive Medicare prescription drug benefits

The annual enrollment period for Medicare's Part D prescription drug plans is **November 15 to December 31, 2008**. With a few exceptions for special circumstances, beneficiaries can join or change plans only during this period.

Don't assume that your current plan will continue covering the same drugs at the same cost in 2009. It may not.

- If you already have a Part D drug plan, you should receive a notice by October 31 listing any changes in coverage or costs for 2009.

- Compare this new plan with others being offered for 2009. Are there higher premiums, deductibles, or co-payments? Has coverage during the donut-hole period changed? Most importantly, does the plan cover **all** the medications you take? If you have questions, contact your plan.

- If you want to stay with your plan, do nothing.

- If you are signing up for the first time or want to switch, compare plans available in your area by using the Medicare Prescription Drug Plan Finder at **medicare.gov**. Or call Medicare at 800-633-4227.

- For more help with choosing a plan, visit **shiptalk.org** to find your State Health Insurance Program, or SHIP, or go to **nationalmssociety.org/Medicare**.

### If you are insured through your employer

Many companies also designate a time period during the fall for

open enrollment in their health, disability, flexible spending accounts, and/or other benefits. Individuals and families affected by MS are wise to take

advantage of this opportunity to review and fine-tune their benefit choices.

Research the options thoroughly, read the fine print, and watch out for trade-offs. Would the plan with more benefits also bring you a higher deductible, premium, or co-pays? Does the less-expensive plan limit your choice of doctors or exclude injectible drugs? Has your disease-modifying drug moved to a higher tier, with a significantly higher co-pay? Would you make out better by putting more into a flexible spending account to help with co-pays at the pharmacy? Do you have a chance to enroll in a group disability plan or upgrade the benefits you already have? Get help. Ask your human resources department or call an MS Navigator™ at **1-800-344-4867**.

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Now is the time to review health insurance plans! Medicare beneficiaries and many people who receive coverage through an employer can change benefit options in the fall.

