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Medicare drug plan enrollment opens today; many changes in 2011

Companies are offering fewer plans; some Alaskans will need to choose new ones

ANCHORAGE – The yearly window to review and join new Medicare prescription drug plans starts today. The annual open enrollment period runs through Dec. 31.

Alaskans who have a plan through Medicare’s prescription insurance program, Part D, can change to a new plan for 2011 during this time. People who have not enrolled can join.

Insurance companies are offering fewer plans in Alaska next year: 26, down from 41 — so Medicare recipients and any family or friends who help them are encouraged to carefully review their Part D Annual Notice of Change letters, which were mailed in October.

Alaskans should review their options every year. Their medication needs may have changed and be better met by a different plan. Plans change as well. Some 2011 Alaska plans have stopped covering certain drugs, changed their deductibles or raised premiums, for example.

Another factor to consider is that new federal law lowers the cost of prescriptions in the “doughnut hole,” a gap in Part D coverage.

Medicare recipients are charged permanent late-enrollment fees if they do not sign up the first time they are eligible. The exception is if they already have coverage — under Medicaid or a health care insurance plan such as the military’s TriCare or most employer-provided plans.

For help comparing the plans available in Alaska, call the Medicare Information Office: 269-3680 in Anchorage, 1-800-478-6065 toll-free statewide. Medicare Information Office staff and volunteers also offer local Part D enrollment clinics.

The office is part of the Alaska Department of Health and Social Services, Division of Senior and Disabilities Services. For more information, visit medicare.alaska.gov.

Medicare is a federal health insurance program for Americans 65 and older or with certain disabilities. For national Medicare information, call 1-800-Medicare (1-800-633-4227), or go to medicare.gov.

People are encouraged to sign up as soon as possible to avoid delays in January.

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