



MB Senior SOLUTIONS
A McGohan Brabender Company

Solutions

FOR SENIORS

Third Quarter 2011

A Message from Our President

Donald L. Mackos, President
MB Senior Solutions

Many experts believe that our leaders in Washington will change Medicare to help reduce our national debt. There is a strong possibility that these efforts could lead eventually to a change in your Medicare benefits. Thus, it is even more critical that you consider all of your options now and each year during Medicare's Annual Election Period (AEP).

www.mbseniorsolutions.com

We want to reassure you that, as always, we will keep an eye on those upcoming changes for you. We aim to keep you informed through our quarterly newsletters, periodic mailings and our website so that you understand what is changing and how it will affect you. It is our pleasure to assist you with your Medicare decisions. We look forward to helping you transition smoothly this coming AEP into 2012.

Sincerely,

Donald L. Mackos

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Solutions for Seniors is a quarterly newsletter dedicated to keeping you informed of the most up-to-date Medicare information available.



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Important Medicare Dates

Annual Enrollment Period Begins

Oct. 15, 2011

Disenrollment Period Ends

Feb. 14, 2012

Annual Enrollment Period Ends

Dec. 7, 2011

New Plans Go Into Effect

Jan. 1, 2012

Disenrollment Period Begins

Jan. 1, 2012

SN11-1219

Annual Election Period 2011

Fall is right around the corner, and with it comes the Annual Election Period (AEP). Medicare is undergoing big changes, and one of those changes is the time frame for the enrollment period. In previous years, AEP started on November 15 and ran through the end of the year; however, this year it will start a month early. Effective this year, AEP will begin on October 15, 2011 and end on December 7, 2011. This means you no longer have until the end of the year, and will need to make your Medicare decisions sooner.

The plans are effective Jan. 1, 2012. You can also disenroll from Medicare Advantage plans between Jan. 1, 2012, and Feb. 14, 2012, and switch to Original Medicare.

Medicare can be confusing, and we expect more to change in the following months and years. That is why MB Senior Solutions is here to help you now and in the years to come. We look forward to simplifying the Medicare process for you.

MB Senior Solutions' recommendation is worth the wait!

As the Annual Election Period approaches, you will likely receive a lot of calls and mailings from different agents and carriers. Unlike some agents, MB Senior Solutions is available to assist you year round. As the broker for your Medicare health plan, we want to remind you to look for our health plan recommendation, coming to you by phone or mail.

What you should know:

- We've received your Health Plan Check✓Up form.
- We will be contacting you in the coming weeks, by phone call or letter.
- If you have questions, call us any time: 866-557-1313

Happy with Our Services? Tell a Friend!

MB Senior Solutions wants to thank you for your business. It is our pleasure to offer you the knowledge, guidance and choice you need to understand your options and make informed health care choices. If you have family members or friends who could benefit from our services, please have them call us at 877-222-1942.

As always, our services are offered to your family and friends at no cost to them.

Thank you for your loyalty.

Changes in 2012

Cheaper Prescription Drugs

If you're covered under the Part D prescription drug benefit and regularly take medicine, get out your piggy bank; you're due for some savings! Put simply, the well-known "donut hole" will be shrinking.

In 2012, most people will hit a coverage gap for prescription drugs (called the donut hole) after \$2930 in total drug costs (what you spend plus what your drug plan spends for medications). Then you have to pay a percentage of all drug costs until you've spent \$4700. If you reach \$6657 in total drug costs before the end of the year, you pay a five percent coinsurance for drugs, or \$2.60 for generic and \$6.50 for branded drugs, whichever is more, for the rest of the year.

The good news is that the donut hole is shrinking. In 2010, you got a \$250 rebate check to help cover costs in the donut hole. Beginning in 2011, drug manufacturers had to slash the cost of all brand name drugs (i.e. Lipitor, Norvasc, Fosamax, etc.) in half for those who reached the donut hole. Also this year, generic drugs are being discounted by seven percent in the donut hole. In 2012, that doubles to 14 percent. By 2020, the donut hole disappears and you pay just

25 percent of any brand or generic drug once you reach the Part D coverage limit.

Another change: If you're covered by both Medicare and Medicaid and are in a nursing home or receive long-term care services in your home, you don't have to pay any drug co-payments.

Easier Appeal

Admit it, appealing a denial for a prescription drug you think should be covered but your prescription plan doesn't is a daunting task. Forms, forests of phone trees, voice mail. Well, in 2012 it all gets easier. You'll be able to have instant access to a single appeals process—no matter who provides your Part D coverage—through a website and toll-free phone number.

Review of Your Medications

Within the next couple of years, if you have a chronic condition like diabetes, asthma, high blood pressure, or congestive heart failure, you should receive a free annual review of all your medications, either in person, online, or on the phone. The review is called Medication Therapy Management or MTM. It's a great benefit because studies find that

older people are often prescribed potentially dangerous drugs, medications they don't need, and drugs that interact with one another, making them sicker. Check with your prescription drug plan about enrolling for the MTM program.

Changing Government Payouts

Beginning in 2012 and continuing for the next several years, the federal government will pay Medicare Advantage insurers slightly less per patient. While next year's decline is small—0.16% less per patient—it comes at a time when health care costs are rising. What will that mean for Medicare Advantage premiums or service levels? It's too soon to tell. But there's good news for high-performing Medicare Advantage programs. Those that get high rankings from its customers will receive bonus payments from the government, starting in 2012.

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<http://www.rd.com/health/medicarewhats-new-for-2012/>

