

Open enrollment for Medicare taking place until end of year

BY STEFANIE WHITE, McKinney Courier-Gazette

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Senior citizens have until Dec. 31 to sign up for Medicare or switch to a Medicare Supplement Plan or Medicare Advantage Plan.

"What these enrollment programs are is for people who want to bulk their health-care plan with their prescriptions," said Robert Carpenter, CEO of the Visiting Nurse Association of Texas.

Carpenter said seniors can switch plans when they first become eligible for Medicare at age 65, or once each year after that during open enrollment, which is Nov. 15 to Dec. 31 this year.

Medicare is a federal insurance program for senior citizens.

Seniors can opt to enroll for straight Medicare or in one of Medicare's managed care plans.

With the straight Medicare plan, seniors have the option of choosing which ever doctor they want to see.

"Medicare is what they call fee for service," Carpenter said. "I charge a fee for the service I render, and that's the only time they get paid."

Under the managed care plans, seniors choose from a network of doctors instead of being able to choose their own doctor.

Carpenter said in the 1990s, managed care plans, also known as Medicare HMOs, fell out of favor with many seniors.

"The problem with most of these Medicare managed care plans came in the late '90s," Carpenter said. "A lot of the senior Medicare HMOs didn't do what they promised so a lot of seniors just don't trust them."

One problem with Medicare HMOs was that Medicare did a poor job of finding doctors that were willing to participate in the plan.

"There were only three or four Medicare HMOs that survived all that," Carpenter said.

Texas has among the lowest participation in Medicare in the nation.

"People just don't trust government plans," Carpenter said.

Carpenter said a senior's overall health can determine which plan is best for that individual.

Seniors who make frequent trips to the doctor and take several prescriptions get the most benefit from the managed care plans.

"But if you're in reasonable health and you want to pick and choose where you go, I don't think these managed plans serve much of a purpose," Carpenter said.

Seniors who are enrolled in Medicare pay co-payments for prescriptions and sometimes make a co-pay when visiting the doctor.

In recent years, there have been several Medicare scams and senior homecare scams. Carpenter said senior homecare services and nursing home facilities will diagnose a senior with an ailment they don't have and bill Medicare.

"They're getting paid for doing nothing," Carpenter said. In the end, seniors are the ones who suffer from these scams.

"It's their benefits that are being used up by somebody else," Carpenter said.

Carpenter said it is often beneficial to find senior homecare services or nursing facilities from friends and families.

"Probably word of mouth references are a good thing," Carpenter said.

For information on Medicare, visit www.medicare.gov.



Some seniors like Peggy Bell, of McKinney, are enrolled in Medicare, a federal health insurance plan for senior citizens. The enrollment period for seniors to sign up for, or switch a Medicare Supplement Plan or Medicare Advantage Plan ends Dec. 31. Megan Millender, McKinney Courier-Gazette