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NEWS RELEASE

For Immediate Release - March 4, 2009

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DORA's Division of Insurance Answers Your Medicare and Medicare Advantage Questions

March is the last month for open enrollment in the Medicare Advantage program.

DORA's Division of Insurance, in cooperation with the SMP Medicare Fraud Program created the "Your Medicare Matters" booklet to help consumers understand what to ask when considering a Medicare Advantage plan and to help them determine whether these plans are appropriate for the consumer's individual situation. To get your copy of this free publication, call 303-894-2946 or on line at <http://www.dora.state.co.us/insurance/senior/SeniorPublications.htm>

Free, impartial Medicare counseling is also available throughout Colorado from the Division of Insurance's Senior Health Insurance Assistance Program (SHIP). If you are not sure if you qualify or which plan would work best for you, call 1-888-696-7213 anywhere in Colorado to be routed to the counseling office closest to you.

Medicare Advantage Plans are health plan options that provide you with all your Medicare-covered health care through that plan. This coverage can include prescription drug coverage. Medicare Advantage Plans include:

- Health Maintenance Organization (HMO)
- Preferred Provider Organizations (PPO)
- Private Fee-for-Service Plans (PFFS)
- Medicare Special Needs Plans (SNP)

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When you join a Medicare Advantage Plan, you use the health insurance card that you get from the plan for your health care. Generally there are extra benefits and lower copayments than in the Original Medicare Plan. However, you may have to see doctors that belong to the plan or go to certain hospitals to get services.

To join a Medicare Advantage Plan, you must have Medicare Part A and Part B and will continue to pay your monthly Medicare Part B premium to Medicare. In addition, you might have to pay a monthly premium to your Medicare Advantage Plan.

Anyone eligible for Medicare (65 and older or those under 65 who have had Social Security Disability for at least two years) can apply during open enrollment, which is January through March each year.

When you are a member of a Medicare Advantage Plan you must show the membership card when you receive services to make sure that your medical provider accepts that form of insurance. If not, you'll have to find another provider. Once you become a member of the plan, Original Medicare no longer pays your individual bills, the plan does.

When you're a member of a Medicare Advantage Plan you cannot have additional coverage to this plan, such as a second Medicare Advantage plan or a Medicare Supplement.

You can enroll in these plans by calling the plan directly, completing an application with a sales representative from the plan, or through enrolling at www.medicare.gov.

Remember, March 30 is the last day you can sign up this year, except under certain special circumstances.

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DORA is dedicated to preserving the integrity of the marketplace and is committed to promoting a fair and competitive business environment in Colorado. Consumer protection is our mission.