

Medicare's 2018 Annual Election Period (AEP) Kicks Off Soon



We are nearing the start of Medicare's Annual Election Period (AEP) Oct. 15 through Dec. 7. If you are covered by a plan that you like and it works for you, there is nothing further you need to do. The plan will automatically roll over into 2018. If you are interested in making a change in plans as of Jan. 1, 2018, you would implement the change during the AEP:

- You can switch for original Medicare to Medicare Advantage, or vice versa.
- You can switch from one Medicare Advantage plan to another.
- You can switch Medicare Part D prescription drug plans or enroll in one for the first time (a late enrollment penalty may apply).
- You can always switch Medicare Supplement plans but you will most likely be subject to underwriting and your rate may be impacted by your health status and other factors.

Plans and rates can change so just double-check to make sure that the plan that worked best for you this year will still be your best choice for next year as well.

AEP is a very busy time of the year for MDA Insurance's Medicare team so if you anticipate that you will need or want a one-on-one meeting or telephone meeting during AEP we would encourage you to contact the office in September to lock in your AEP meeting date ahead of time. Call 800-860-2272 and ask for Rick or Denise.

Annual Coordination of Benefits (COB) member impact

Medicare recently sent all plans a COB replacement file. This means that Part D plans have to replace all existing insurance information with the information on this file. Medicare beneficiaries who previously had a COB flag removed from their account may find that they now have a new COB flag on their account.

If there is a COB flag on your account, your prescriptions will be rejected as Centers for Medicare and Medicaid Services (CMS) shows you have other primary insurance. You should call the customer service phone number on the back of your ID card to have the flag removed. While this annual event usually takes place early in the calendar year, CMS delayed the process until August.



Hurricane Harvey Emergency Refills

Members who are in areas affected by Hurricane Harvey can receive an override of "Refill Too Soon" edits to receive an emergency fill of medication. For members affected by the emergency, pharmacies can work with CVS Caremark to receive an override. Please refer to Texas.gov for the most up-to-date information on the area covered by the Declaration, as well as its current status.

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Social Security Number Removal Initiative

The Centers for Medicare and Medicaid Services (CMS) has indicated that they are prepared to move forward in 2018 (several years ahead of schedule) with the "Medicare Social Security Number Removal Initiative." Under this system CMS will assign a new MBI (Member Beneficiary Identifier) for each person enrolled in Medicare. They will begin the conversion process April 1 and expect to complete the project by Dec. 31, 2019.

CMS indicated that the biggest reason they are taking Social Security numbers off Medicare cards is to fight medical identity theft for people with Medicare. Each MBI will have 11 numbers and uppercase letters with no special characters.

While this is surely a very positive move on the part of CMS, we are concerned that it will not be without its challenges:

The transition will involve the processing and mailing of 57 million cards in the span of 18 months and will be a monumental organizational challenge for CMS to carry out as an agency.

The transition will no doubt create opportunities for unscrupulous persons and groups to devise new, project-associated scams which may result in personal challenges for some Medicare beneficiaries to deal with. During this transition keep these points in mind:

- Medicare will automatically assign you a new MIB number and the new card will be mailed to you.
- Your new card will be produced free of charge.
- You will not need to verify or disclose any numbers or information to anyone.
- If someone calls you, emails you, texts you or shows up at your front door asking you to verify any information before Medicare can process your new card recognize that this is a scam and hang up, do not respond, slam the door, etc.

We wanted to make you aware now of what will be occurring beginning in April and emphasize the need for you to protect yourself from any scammers who might try to take advantage of you or your family members during the upcoming transition.

Previous *Medicare Update* issues can be found at on MDA Insurance website at mdaprograms.com.



3657 Okemos Road, Suite 100
Okemos, MI 48864-3927
877-906-9924 • Fax: 517-484-5460 or 517-999-4447

Rick Seely
Account Executive
Ext. 411
rseely@mdaifg.com

Denise Wyzywany
Health Representative
Ext. 450
denise@mdaifg.com

Laura Croff
Health, Life & DI Rep
Ext. 437
lcroff@mdaifg.com

Visit us online at mdaprograms.com.