

FOR IMMEDIATE RELEASE: Oct. 9, 2023

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Free, unbiased Medicare Open Enrollment help available

ST. JOSEPH — A team of trained, volunteer counselors is standing by to help the community during Medicare Open Enrollment coming up Oct. 15-Dec. 7.

The Michigan Medicare Assistance Program (MMAP) through Area Agency on Aging is here to assist Medicare beneficiaries in Berrien, Cass and Van Buren counties understand their health benefits.

"If you or a family member are over 65 or otherwise eligible for Medicare, now is the time to review your coverage and benefits so you can make informed decisions about your plan for the coming year," Regional MMAP Coordinator Kara Gargano said.

Medicare Open Enrollment provides an opportunity to understand what changes you can make to your current coverage, review current Medicare health and drug plans and review the changes to the program.

Insurance companies can make changes to Medicare plans each year that can impact out-of-pocket costs. This can include monthly premiums, deductibles, drug costs, and provider or pharmacy co-pays.

"MMAP counselors are highly trained, unbiased volunteers who will help you sort through the noise insurance companies are making during Open Enrollment and help you choose the right plans for you," Gargano said.

For general Medicare information, or to find your closest MMAP counseling site, visit www.AreaAgencyonAging.org/medicare-medicaid.

For more information or if you would you like help understanding your benefits, call the MMAP hotline at 800-803-7174 or email Kara at karagargano@areaagencyonaging.org.

About Region IV Area Agency on Aging

Region IV Area Agency on Aging is a private, not-for-profit corporation. Established in 1974 for the business of developing age supportive commerce and services, it plays a major role in planning, funding, and delivery of a host of services. Empowerment and independence of community members are driving themes behind its efforts. Designated by the State of Michigan to receive federal Older Americans Act funds for planning and development, the agency manages an array of government contracts for service delivery in Southwest Michigan. Its primary service area includes Berrien, Cass and Van Buren counties. For more information about RIVAAA, visit www.areaagencyonaging.org