Free, unbiased Medicare Open Enrollment help available

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

The State Health Insurance Program (SHIP) through Area Agency on Aging (AAA) 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," Program Supervisor Mistelle Lanko 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.

Last year, AAA served 1,458 clients with over 1,200 hours of health benefits counseling, saving consumers a total of $1.3 million. That's an average of about $891 per person in Berrien, Cass and Van Buren counties.

"SHIP 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," Lanko said.

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

For more information or if you would you like help understanding your benefits, call the Info-Line for Aging & Disability at 800-654-2810.

Region IV Area Agency on Aging has been serving Southwest Michigan with aging and disability services for over 50 years. RIV AAA 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, visit www.areaagencyonaging.org.