

2021 PLAN REVIEW WORKSHEET - Howard County SHIP 410-313-7392

PREPARING FOR YOUR PLAN REVIEW WITH SHIP

To prepare for your 2021 Plan Review please review the following steps before your appointment with a Certified SHIP Counselor:

MyMedicare.gov

At the time of your appointment, the SHIP counselor will ask you for your MyMedicare.gov account username and password to perform your plan review.

If you don't already have an account, visit <https://www.mymedicare.gov/signup> to set up an account. If you have forgotten your username and/or password, you can instantly retrieve your information at MyMedicare.gov by answering the security questions you selected when you created the account. Howard County SHIP does not have this information on file. CMS has also created [this instruction sheet](#) to help.

Prescription Drug List

Please keep in mind that we have only a limited time frame for each appointment and we want to make sure we have enough time to help you review your plan options. The medications you take will determine which plans will work best for you. If you are unable to create or update your drug list before your appointment, please have your medications handy at the time of the appointment.

Help with Medicare Costs

Please let the counselor know if you are a member of the Senior Prescription Drug Assistance Program (SPDAP), the moderate-income subsidy that pays up to \$40/month towards your prescription drug plan premium. If you don't know or want to apply, you can call SPDAP at 800-551-5995.

THE DAY OF YOUR APPOINTMENT

- If you are unable to make your appointment, please call 410-313-7392 so that we may make your appointment available for other beneficiaries.
- A SHIP Counselor will call you within 15 minutes of your appointment start time. Please do not call the main number during this window.
- There is a set amount of time for each appointment. If you are unable to make a selection during your appointment, the counselor will provide you with next steps to complete your enrollment. Due to our high volume during Open Enrollment, we are unable to schedule a follow up appointment.
- Please remember that if you are scheduled for a Part D plan review that we are unable to review Medigap options as they are not subject to the Medicare Part C and D Open Enrollment Period.

You must enroll in a new plan on or before December 7th, 2020 if you want to change plans for 2021. Any changes to your Medicare prescription drug coverage will take effect on January 1, 2021.

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Date: _____ Name of Counselor: _____

The Medicare drug plan information provided to you during your appointment is from the Medicare Plan Finder tool based on your prescription drugs and pharmacy selections.

→ IF YOU ENROLLED IN A NEW PART D PLAN FOR 2021:

2021 Plan Name	
Plan ID Number	
Plan Phone Number	
Plan Premium	
Plan Deductible	
Are there any restrictions?	
Will you fall into the donut hole? What are your high cost drugs?	
Enrollment Confirmation Number	

→ IF YOU DID NOT ENROLL IN A NEW PART D PLAN FOR 2021:

Please use the information below to contact the plan(s) for more information to help you make your decision. You must act on or before December 7th, 2020 to enroll in a new plan for 2021 by calling the plan directly or 1-800-MEDICARE.

OPTION 1 Plan Name & ID Number	
Plan Phone Number	
Plan Premium and Deductible	
OPTION 2 Plan Name & ID Number	
Plan Phone Number	
Plan Premium and Deductible	

→ Questions to ask - information to research: _____

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Howard County SMP - Senior Medicare Patrol

The Howard County Senior Medicare Patrol (SMP) provides public information to empower and assist Medicare beneficiaries, their families and caregivers to prevent, detect and report health care fraud, error and abuse.

We encourage beneficiaries to carefully read their Medicare Summary Notices and ask questions if they think some information is incorrect. Most errors are usually a result of a clerical error and can be resolved by contacting your health care provider. If this does not resolve your problem, SMP can help you navigate the appeals process. Learn more about how to review your Medicare Summary Notice at Medicare's webpage:

<https://www.medicare.gov/forms-help-resources/mail-you-get-about-medicare/medicare-summary-notice-msn>

When fraud or abuse is suspected, SMP can assist by making referrals to the appropriate state and federal agencies, including the U. S. Department of Health & Human Services Office of the Inspector General, for further investigation.

For more information about Medicare related fraud alerts, visit the following site:

U.S. Department of Health and Human Services, Office of Inspector General:

<https://oig.hhs.gov/fraud/strike-force/>

SMP Consumer Fraud Alerts:

<https://www.smpresource.org/Content/Medicare-Fraud/SMP-Consumer-Fraud-Alerts.aspx>

Call SMP at 410-313-7392 for more information.

NEED HELP WITH MEDICARE COSTS?

If you have an annual gross income less than \$38,280* (individual) or \$51,720* (couple), you may qualify for:

- **Maryland Senior Prescription Drug Assistance Program (SPDAP)** - Pays up to \$40 toward your monthly Medicare Part D prescription drug plan premium or the prescription drug portion of the Part C plan premiums. You can apply at www.marylandspdap.com or call 800-551-5995.

Depending on your income and assets, you may also qualify for one of the following programs:

- **Extra Help** - Assists with your monthly Medicare prescription drug plan premium, deductible and copayments. Apply online at www.ssa.gov or call 800-772-1213.
- **Specified Low-Income Medicare Beneficiary (SLMB)** - Pays your monthly Medicare Part B premium only.
- **Qualified Medicare Beneficiary (QMB)** - Pays your monthly Medicare Part A and Part B Premiums and also eliminates your deductibles and copayments.

Apply online for SLMB and QMB by creating a MyDHR account at:

<https://mydhrbenefits.dhr.state.md.us/dashboardClient/#/home>

*2020 income limits for Maryland SPDAP. Extra Help, SLMB and QMB have different income and asset eligibility requirements.

For detailed information about these benefit programs or for application assistance, Howard County residents can contact the Howard County SHIP by phone at 410-313-7392.