



## **In Iowa's Interest:**

### **Taking Advantage of Medicare Open Enrollment**

*by Senator Tom Harkin*

Each year, Medicare beneficiaries in Iowa and around the country have a chance to select a new plan or keep their existing plan during Medicare's Open Enrollment period. This year, the open enrollment begins October 15th and ends on December 7th. By getting a head start on choosing their plans for 2013, seniors can ensure they will receive the benefits they need. Any changes made will take effect on January 1, 2013.

The options for choosing a plan can be daunting, but the Medicare website – [www.medicare.gov](http://www.medicare.gov) – is a good resource for seniors to select a plan and answer questions about their options. The site also includes The Medicare Plan Finder, a unique tool that allows seniors to compare numerous drug and health plans simultaneously. The Plan Finder breaks down monthly premiums, deductibles, co-pay levels, and prescription drug coverage.

The Medicare website also highlights the most popular and highly rated Medicare Advantage and prescription drug plans that have been reported by Medicare recipients. The highest quality plans received an overall rating of five stars with the best performers receiving a "gold star" icon. This guide can help Iowans analyze others' experiences with Medicare plans and choose the plan that's right for them.

I encourage all beneficiaries in Iowa to take a look at these new resources including <http://www.healthcare.gov/>, where Iowans can find more information about The Affordable Care Act – the landmark health law – and how it benefits them.

For more information about Medicare and the new changes, please visit the following sites: [www.cms.hhs.gov/center/openenrollment.asp](http://www.cms.hhs.gov/center/openenrollment.asp) or [www.shiip.state.ia.us](http://www.shiip.state.ia.us) for information specific to Iowa. If you do not have access to a computer, feel free to call 1-800-MEDICARE. And of course, you can find more information on my website at [www.harkin.senate.gov](http://www.harkin.senate.gov).