



Champaign County Health Care Consumers

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Grassroots organizing for health care justice since 1977.

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Dear Medicare beneficiaries,

Medicare Part D Open Enrollment for 2010 begins on Sunday, November 15, 2009 and will go through December 31, 2009. During this time, insurance companies announce their premiums, deductibles, co-pays, and the size of their Donut Hole coverage gap for the coming year. Medicare beneficiaries should take this opportunity to assess their current Part D plan to see if it is meeting their needs or if they need to switch to a different plan. CCHCC's Medicare Task Force likes to use this time every year to educate Medicare beneficiaries in our community about upcoming changes to Medicare Part D for the new year and to advocate for our Campaign to Fix Part D.

We understand that this time of the year can be very confusing for Medicare beneficiaries and it is hard to know where to turn for help. So we decided to compile a booklet of trusted resources that we thought might be helpful.

Basically, we have 4 main pieces of advice:

- 1) **Take the time to look at your current plan and see if it continues to meet your needs.** If not, now is the time to change it. After December 31, you will be locked in for the year, so it is worth taking the time to shop around now.
- 2) **Ask for help.** Every plan is different and it's really hard to know what option is the best for you. There are trained caseworkers at Family Service Senior Resource Center that can help you. If you are not over 60, you can get help from Regional Planning Commission and SHIP. The contact info for all of these organizations can be found in the first section of this packet.
- 3) **Sign up for IL Cares Rx and Extra Help.** There is help out there for low-income Medicare beneficiaries. Part D coverage can be very expensive, especially if you take several medications, and it can be devastating when you fall into the Donut Hole. These programs can help. IL Cares Rx is more generous this year, so it's worth checking to see if you are eligible.
- 4) **GET INVOLVED.** Medicare Part D was sold to the American public as a cost saving benefit for seniors and people with disabilities. It has not lived up to that promise. The premiums, deductibles, and co-pays have gone up significantly every year since the program began in 2006. In fact, one Humana plan, which has the second highest enrollment in the country, has gone up 182% since 2006. Insurance companies are currently prohibited from negotiating for lower drug prices. Because of this, the pharmaceutical companies can continue to raise prices

unchecked. The insurance companies then push this cost onto beneficiaries by raising premiums and making the Doughnut Hole bigger. This is not right or fair.

That is why it is so important for Medicare beneficiaries to stand together and demand that Congress fix Part D. Because Congress created Part D, they are the only ones who can pass the legislation needed to fix it. Our Medicare Task Force is advocating for a Medicare-administered drug plan that can use the bulk-buying power of all Medicare beneficiaries to lower drug prices, like the VA has been doing successfully for years. We believe that this Medicare-administered drug plan would be able to close the Donut Hole and force insurance companies to compete fairly.

Join the Medicare Task Force!

Through the Campaign to Fix Part D, the Medicare Task Force has educated community members and elected officials about the problems with Part D, proposed solutions, held community meetings, conducted candidate surveys, collected thousands of petition signatures supporting Part D reform, and much more. We meet on the third Thursday of every month at 10:30 a.m. at the First United Methodist Church in downtown Champaign. *If you would like to get involved with our campaign, there is a sign-on form in the last section of this booklet. You can fill it out and send it to CCHCC at 44 E. Main St., Suite 208 Champaign, IL 61820 to be added to our mailing list. Everyone is welcome.*

There are some real possibilities for Part D reform through the national health reform bill. You will find a short factsheet about this from the Illinois Alliance for Retired Americans in the last section of this booklet. While we at the Medicare Task Force are excited about these possibilities, we know that our work is far from over. We know that if nothing changes, the insurance and pharmaceutical companies will continue to do what they have done to make a profit at the expense of seniors and people with disabilities. We must stand up together and demand that Congress fix Part D now.

We hope that this booklet is useful for you over during the Open Enrollment Season and we hope to see you at our next meeting!

Sincerely,



Community Organizer
CCHCC Medicare Task Force