

# Medicare Beneficiaries: Get The Most From Your Coverage In 2011

(NAPSA)—During Medicare’s Annual Election Period (AEP; Nov. 15-Dec. 31), seniors and other beneficiaries should do a little homework to ensure they get the most from their Medicare coverage in 2011. During the AEP, those eligible for Medicare can enroll for the first time in — or change — a Medicare Advantage or Medicare Part D plan, or return to traditional Medicare.

If you’re not sure how the Medicare program will — and won’t — change in 2011, you are not alone. In a recent survey of adults 65 and older conducted for the National Council on Aging, less than a quarter of seniors reported that they’re satisfied with the accuracy and reliability of the information they’ve received about changes to Medicare. Rest assured, however, that it’s not too late to get the facts. Taking advantage of the opportunity to learn about Medicare choices now can help you select the plan that works best for you. Here are a few key points:

First, you will still have a choice in how you receive your Medicare coverage. Medicare Advantage plans will continue to be available in 2011 as an alternative to traditional Medicare for most of the 45 million individuals who are eligible for Medicare in the United States.

According to the Centers for Medicare and Medicaid Services,



enrollment in Medicare Advantage plans is projected to increase by 5 percent in 2011, and the majority of beneficiaries enrolled in these plans should see little or no change in their plan benefits next year. This is good news for the more than 11 million beneficiaries who are enrolled in Medicare Advantage plans, which provide comprehensive coverage and access to services not covered by traditional Medicare.

Second, beneficiaries who have prescription drug coverage — either through a Part D plan or a Medicare Advantage plan that includes drug coverage — and hit the “doughnut hole” will notice new cost savings on their medications. In 2011, those who reach the doughnut hole will receive a discount of about 50 percent on the cost of most brand-name drugs.

Lastly, be aware that the Open Enrollment Period has been eliminated, so most beneficiaries will not have the opportunity to switch to a new Medicare Advantage plan from Jan. 1 to March 31. Because of this change, it is even more important to make the right choice now so that your plan will meet your health care needs throughout 2011.

To find out more about Medicare plans available in your area, visit [www.UHCMedicarePlanFinder.com](http://www.UHCMedicarePlanFinder.com) or [www.Medicare.gov](http://www.Medicare.gov) or call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week (TTY 1-877-486-2048).

Plans are insured or covered by an affiliate of UnitedHealthcare Insurance Company, a Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor.