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MEDICARE OPEN ENROLLMENT IS OCTOBER 15th THROUGH DECEMBER 7th

*Bergen County Senior Services Can Help Save Residents Money in
Medicare Costs*

Hackensack, NJ -- According to a recent report from the Kaiser Family Foundation, more than half of all Americans on Medicare do not compare their coverage options yearly, possibly costing them hundreds to thousands of dollars.

“It is always wise to compare and contrast your health care plan regularly to see if you can save some money as you get older, especially if you are living on a fixed income,” said Bergen County Executive Jim Tedesco. **“The COVID-19 pandemic has shown us how vital it is to have access to quality, affordable health care. With the right Medicare plan in place, and we understand how quickly things can change during a pandemic, you can receive the preventive care you need and deserve to enjoy your golden years more peacefully.”**

For those who are currently part of the Medicare system, the fall season is the time to revisit and study their health plans. Open Enrollment occurs between October 15th and December 7th which is when current Medicare health and drug coverage can be reviewed and changed to fit someone’s personal health care needs. Even if current coverage has been satisfactory, it is beneficial to explore other plans that may offer better health and/or drug coverage at a more affordable price. Each year, Medicare eligibility requirements, monthly premiums, lists of covered drugs, even in-network doctors --all can change.

With dozens of Medicare Plans with Part D Drug Coverage to choose from, many residents become overwhelmed by the amount of information offered or believe there isn’t a more affordable plan out there for them. Some seniors are even uncomfortable using the computer to search for plans, or don’t have internet access.

The State Health Insurance Assistance Program (SHIP) of Bergen County was established to provide free help to Bergen County Medicare beneficiaries who have questions about their Medicare health insurance. SHIP is a state-wide program administered by the New Jersey Department of Human Services with financial assistance through a grant from the U.S. Administration for Community Living (ACL).

Bergen County SHIP counselors, trained in health insurance coverage and benefits which affect Medicare beneficiaries, provide free and confidential assistance to residents to help them understand their benefits, compare plans and policies and address problems and concerns. Counselors are available and can be reached at (201) 336-7413.

“As New Jersey’s official Medicare education and assistance program, SHIP provides free and unbiased counseling to help navigate the complexities of Medicare,” said Commissioner Chairman Steve Tanelli. **“As the open enrollment period begins, I urge all of our Bergen County seniors and Medicare beneficiaries to contact a SHIP counselor to determine the best coverage options for their budget and healthcare needs.”**

In addition to helping those already enrolled in Medicare, SHIP counselors also can advise people prior to their 65th birthdays on the importance of enrolling on time and warn them of financial penalties if they decide to participate at a later date. Bergen County SHIP counselors also have information on several Medicare Savings Programs which can help those living on fixed incomes and have limited resources save an average of \$300 per month in Medicare Part D prescription costs, or more than \$100 per month in Medicare Part B premiums. Information about the state funded prescription assistance program -- NJSave (formerly PAAD) -- is also available, which helps eligible Medicare beneficiaries cut their out-of-pocket Part D costs.

“It pays to contact our SHIP counselors to find out if you are eligible for these money saving programs,” said Lorraine Joewono, Director of the Bergen County Division of Senior Services. **“In 2022, for example, the income eligibility for some state Medicare Savings Programs will be increased by \$10,000, which will allow many more seniors to qualify for this critical assistance. Check with our counselors to find out if you could be one of them.”**

Bergen County SHIP counselors offer assistance in Hackensack, Bergenfield, Mahwah and Oakland, and will be making several educational presentations throughout the County during the fall season Open Enrollment period. SHIP is administered through the Bergen County Division of Senior Services/ADRC. SHIP counselors do not provide legal advice and do not sell, recommend or endorse any specific insurance product, agent or insurance company.

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