

New computer workshop, drop-in clinics set as Part D enrollment period nears

By Carol Harrison

Medicare Plan Finder workshops, drop-in clinics and worksheets are part of HICAP's 2014 strategy to assist more people during the Oct. 15 to Dec. 7 annual enrollment for Medicare Part D prescription drug plans.

Computer savvy seniors, and boomer children looking to help aging parents and neighbors, can learn how to complete Medicare Part D online enrollment by registering for one of three hands-on computer workshops offered from 3 to 5 p.m. on Sept. 18, Sept. 25, or Oct. 2.

The Thursday workshops are free and limited to 10 students per class at the College of the Redwoods downtown campus at 605 K Street in Eureka.

Call 444-3000 to enroll.

"A lot of 65-year-olds are very computer literate and capable of doing it themselves," said Nancy Cloward, program manager for the Health Insurance Counseling and Advocacy Program. "After you do it a few times, it's not so intimidating."

Medicare unveils the new Part D drug plans Oct. 15, setting in motion a year-end scramble among Humboldt County's almost 30,000 Medicare recipients to make sure they check their prescription drug needs against the new plans to find out which will get them the best coverage at the lowest cost.

Medicare beneficiaries who are also Medi-Cal recipients and those with Low Income Subsidy have until Dec. 31 to change plans.

"The plans change every year, the premiums change, the drugs covered change, the costs change and so do the restrictions," Cloward said.

"People have found it very, very expensive if they didn't change their plans when they needed to. That's why so many people are calling early this year to get appointments."

Appointments take place at the A1AA office in Eureka, Timber Ridge Assisted Living in McKinleyville, Jerold Phelps Community Hospital in Garberville, Redwoods Rural Health Center in Redway, Seventh Day Adventist Church Annex in Fortuna, Arcata Senior Center in Arcata and Del Norte Senior Center in Crescent City.

Cloward said free, in-person appointments with HICAP's paid and volunteer staff started filling in early August and then surged after HICAP mailed 3,500 postcard reminders on Aug. 15 to clients from the previous 18 months.

"Most of our in-person appointments are gone," she said.

But the need remains, so Cloward introduced the plan finder workshops in the hope that early birds and self-starters will embrace the do-it-yourself approach.

"Those who can help in that way will free up appointment time for others who are less able or connected," she said. "This is an experiment to see how it goes. If people are interested and find it useful, we may start earlier next year."

Those who cannot get an appointment or are unwilling or unable to use the computer still have the option of completing a two-page worksheet. HICAP counselors will enter the information provided into the Medicare website and mail back a printout of the best choices.

"Then it's the client's responsibility to enroll by calling Medicare or the drug plan itself," Cloward said.

The worksheet is available online at <http://www.a1aa.org> or can be requested by calling 444-3000.

The worksheet must be returned to HICAP no later than Nov. 20.

Other Part D enrollment options include calling Medicare toll free at 1-800-633-4227 (1-800-MEDICAR). Assistance is available 24 hours a day, seven days a week. Cloward suggested calling well before the Dec. 7 deadline and during evenings or weekends for shorter wait times.

For the first time, HICAP is also offering drop-in clinics at the A1AA office at 434 Seventh St. in Eureka.

Drop-in clinics are slated from 9 a.m. to 1 p.m. on Saturday, Oct. 25, Nov. 15 and Dec. 6.

"We'll have three or four HICAP counselors available, but you have to bring your medications and your Medicare card with you," Cloward said.

HICAP reported 5,458 contacts with clients from Oct. 1 through Dec. 31, 2013. For the fiscal year ending July 2014, Cloward said HICAP staff saved local beneficiaries more than \$1.2 million in health care costs.

HICAP is a program of Area 1 Agency on Aging. Its staff of five paid employees and eight volunteers provide free, unbiased assistance with health insurance to Humboldt and Del Norte County residents.

"Don't ignore all the messages you've been getting about annual Part D enrollment," Cloward said. "You don't want January 1 to roll around and find out you're stuck with some really high drug costs because your plan doesn't cover your drugs anymore. It really is to your benefit to pay attention."

Area 1 Agency on Aging paid Carol Harrison to write this story.