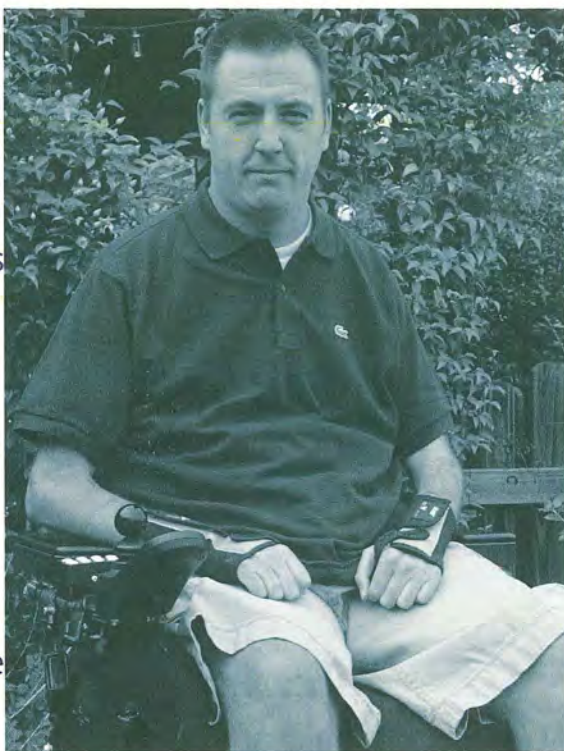


MEDICARE ADVANTAGE PLANS: APPRISE CAN HELP YOU CHOOSE

Medicare Advantage Plans offer an alternative way to receive your Medicare benefits. While you are not required to change your existing Medicare coverage, you may want to see if one of the Medicare Advantage Plans would be better for you. APPRISE counselors will help explain your options and compare different plans.



REMEMBER:

If you are satisfied with your current Medicare coverage, do nothing. Medicare Advantage offers you the right to choose health care options, including the option to stay right where you are.

All Medicare beneficiaries have rights. All Medicare health plans must have a grievance and appeals process, and they must respond promptly to your concerns. APPRISE counselors can help you with your grievances and appeals.

For assistance with your Medicare insurance questions, call an APPRISE counselor

TOLL-FREE 1-800-783-7067

weekdays from 9:00 a.m. until 4:00 p.m. or visit our website

www.aging.state.pa.us

then click on **Health and Wellness**

You can also call or visit your local Area Agency on Aging to arrange for a one-on-one meeting with an APPRISE counselor in your community. For more information on APPRISE in your community, contact:

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State Health Insurance
Assistance Program
... counseling for
people with Medicare
in Pennsylvania

**Medicare • Medicaid
Medigap Part D**

APPRISE – HELPING YOU WITH MEDICARE AND OTHER HEALTH INSURANCE QUESTIONS

APPRISE is the State Health Insurance Assistance Program (SHIP) for all Medicare beneficiaries in Pennsylvania. The Pennsylvania Department of Aging created APPRISE to help Pennsylvanians understand their Medicare and other health insurance benefits and assist them in making sound decisions about what is best for them.



APPRISE counselors are specially trained volunteers. They can answer your questions about Medicare, Medicaid, Medigap, (Supplement Insurance) Medicare Advantage plans, long term care insurance and the prescription drug benefit. APPRISE counselors have direct access to state and federal Medicare resources. They can:

- Help you understand your Medicare benefits by explaining which services are covered under Parts A and B and your Medicare Summary Notice.
- Help you make informed choices about Medicare coverage options, including Medicare Advantage plans and Medigap policies.
- Help you understand the Medicare appeals process and assist with appeals paperwork.
- Help you select a Medigap insurance policy.
- Explain financial assistance programs that may be available to assist in paying for your Medicare premiums, deductibles and coinsurance, as well as your prescription drug needs.
- Explain the Medicare prescription drug benefit.
- Make presentations on Medicare to your organization.

MEDICARE PRESCRIPTION DRUG COVERAGE

Medicare also offers a prescription drug benefit known as Medicare Part D, through private insurance companies. This prescription drug benefit is voluntary and available to all Medicare beneficiaries. Your personal situation will determine if you need to purchase a prescription drug plan. Speaking to an educated and trained APPRISE counselor will help you make an informed decision regarding your Medicare Prescription Drug Plan options. APPRISE counselors can:

- Explain your Medicare Prescription Drug Plan options.
- Inform you of the dates for enrollment periods and how to avoid a higher monthly premium if you do not sign up for this benefit now, but opt to later.
- Assist you in comparing Medicare prescription drug plans and enrolling in the plan of your choice.
- Assist you in determining if you are eligible for financial help to pay for this benefit.



THE VOLUNTEER OPPORTUNITY

Most APPRISE counselors are volunteers who start out as ordinary concerned citizens who have a question or problem regarding their own health insurance. Once they find the answer, they want to learn more and share what they have learned with others.



You too can become an APPRISE Volunteer!

As an APPRISE Health Insurance Counselor, you will have the opportunity to **make a difference** in the lives of others by assisting them with their health insurance questions or concerns. Anyone from any background, of any age, can be an APPRISE Volunteer Counselor. All it takes is a willingness to learn and help others.

APPRISE volunteers receive **free** training by the Pennsylvania Department of Aging in Medicare, Medicaid, Medicare Advantage, Medigap, Appeals, Fraud and Abuse, Long Term Care Insurance, Medicare Prescription Drug Coverage and more!

Take advantage of this exciting opportunity and learn how to unravel the mysteries of Medicare and other health insurances. You will gain the knowledge to help family, friends, neighbors and fellow Pennsylvanians. Become an APPRISE Volunteer today!

To find out more call 1-800-783-7067 and ask for the APPRISE Program in your area.