

This information comes from the Iowa Insurance Division.

SHIIP counselors are available throughout the state of Iowa. In Ida, Monona, Cherokee, and Plymouth counties, SHIIP is available at the hospitals and from Siouxland Aging Services. In Sioux City, SHIIP offices are at Siouxland Aging Services, Sunrise Retirement Community, Mercy Hospital and Siouxland Center for Active Generations. Appointments are filling quickly.

If you'd like a personal interview about Annual Open Enrollment for Medicare Drug Plans and Medicare Advantage Plans, please call.

For more information contact:

SHIIP -- Iowa Insurance Division

515-281-5705

Iowans on Medicare are busy comparing Medicare Part D drug plans right now, but don't forget that October 15-December 7 is also the open enrollment period for Medicare Advantage plans. Sometimes called "Part C" or "MA plans", Medicare Advantage is alternative way to get your Medicare benefits.

Kris Gross from the State of Iowa's Senior Health Insurance Information Program (SHIIP) says, "If you join a Medicare Advantage plan you still have Medicare. Rather than getting your Part A and B benefits from Original Medicare you're getting these benefits from a private insurance company which contracts with Medicare to offer the Medicare Advantage plan." Some plans also include Medicare Part D drug coverage.

These plans have annual contracts with Medicare. Each year by October 1 the plans announce if they will continue their contract or make changes to their plans. Iowans can enroll in a plan, change plans or return to Original Medicare during the open enrollment period October 15 through December 7 each year. Any change made will be effective January 1 of the next year.

Iowans who have Medicare Advantage plans should review the premium, deductibles, co-payments, additional benefits and drug coverage (if included) each year to see if the plan will meet their needs. Another critical factor in choosing a Medicare Advantage plan is confirming if your medical providers will accept and submit claims to the plan. All of these can change from year to year. You cannot assume a Medicare Advantage plan which met your needs one year will necessarily meet your needs in the upcoming year. A review is important.

If your plan is continuing in 2012 and you're happy with what it's offering next year you don't need to do a thing. Your enrollment will continue into next year.

SHIIP's guide, "Medicare Advantage & Other Health Plans in Iowa 2012" is now available to provide information about the plans available for Iowans for next year. You can request a copy of the guide by calling 800-351-4664 or going to the SHIIP website, www.therightcalliowa.gov, where the guide can be found under "Medicare Advantage."

SHIIP counselors are also available across the state to assist you comparing plans. For the SHIIP site nearest you call 1-800-351-4664 (TTY 1-800-735-2942) or go to www.therightcalliowa.gov. SHIIP is a free, confidential and objective service of the State of Iowa.