



Tips for navigating Medicare choices

By Ellen Waldman

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This is the time of year when you receive the “Medicare and You” handbook, describing the benefits and details of Medicare coverage.

It includes the dates during which you can change your policy or enroll into a Medicare plan. It also has specific information on Medicare Advantage (MedAdvantage) plans in Oregon. But most people are not going to crack open this book and read it. It’s a complex insurance system and you might need help understanding all the nuances. With the right help, you can choose which type of coverage is best suited to your medical needs.

An easy way to access this free help is through SHIBA, (<https://shiba.oregon.gov>; 800-722-4134). The Senior Health Insurance Benefits Assistance program uses trained counselors to educate and advocate for Oregonians with Medicare. Locally, here’s how you can contact this organization as well: Community Volunteer Network, 541-857-7780.

According to its website, SHIBA-certified counselors provide objective, unbiased information, answer general Medicare questions, help people understand available insurance options, and help them learn whether they qualify for income-related benefits. They cannot recommend a Medicare plan.

On that same site there’s information about Medicare agents who can help you enroll in a Medicare plan. Only insurance agents can recommend which Medicare plan may be best for you. When I’m asked questions about Medicare choices, I always refer people to a Medicare insurance expert. They know the best coverage that would be appropriate for someone’s unique health care needs. There’s no charge for their services, either.

As far as the main choices for Medicare, there are two basic coverage options. The first is original Medicare. That’s the red, white and blue card you were issued when you turned 65. The other choice is a MedAdvantage plan. Even this basic choice can become confusing as people try to figure out what’s best for them. That doesn’t even begin to address supplemental or gap insurance, or prescriptions drug plans. That’s why it’s often a wise choice to ask for guidance from these insurance professionals when making this selection.

The business I’ve relied on to help with this for many years, Jack Straus and Associates, (www.strausandassociates.com, 541-857-8446) sends out a yearly spreadsheet. It shows the six MedAdvantage plans available in Jackson and Josephine counties, with 17 items for comparison. Items include premiums, prescription drugs, office visits and other aspects of each policy’s provided coverages.

One thing that’s often appealing about the MedAdvantage plans is the additional free, or low-cost benefits, that you can receive. Here are some examples of benefits from one plan, Regence. I’m not endorsing it above any of the others, just using it as an example. This information came directly from its recent handout.

- Lively Mobile Plus is a Personal Emergency Response System (PERS).
- Mom's Meals, a leading provider of home-delivered meals nationwide, offers meals tailored to meet the needs of common medical conditions, such as diabetes, kidney problems, cancer and heart disease.
- Papa Pals provides companion care services and support for everyday needs to Medicare Advantage, Medicaid and commercial health plan members.
- Gym membership, called Silver & Fit
- Acupuncture, chiropractic, naturopathy and massage therapies

Until this system becomes much more simplified (unlikely), find a licensed professional insurance adviser with deep knowledge of Medicare, and have this conversation. You have till Dec. 7, 2022 to change your Medicare health or drug coverage for 2023. If you're in a Medicare Advantage Plan, you can make changes through next March. See? Even these dates can be confusing. Get some help and select the right plan for you. That's what I suggest.