ask Medicare

Information to Help You Care for Others

In this edition:

It's in the Mail!

Open Enrollment Nov. 15

Questions? Your SHIP Can Help

Inpatient or Outpatient?

Plan Now for Flu Season

Eating Right for Your Age

eXtension Resources

Seniors Fighting Fraud

Caregiver Tip

Visit medicare.gov/caregivers for the latest news and updates.

Coming soon:

Open Enrollment Is Here!

4 Ways to Beat Stress

Diabetes Coverage

CMS CENTERS for MEDICARE & MEDICAID SERVICES

It's in the Mail!

It's Open Enrollment season, and that means lots of mail from Medicare, Social Security, and plans. Here's what to watch for:

October: Your plan's Annual Notice of Change (ANOC), notices from any plans that are leaving the Medicare Program, the *Medicare & You* 2010 handbook, ads for plans in your area

November: Reminder notices from Medicare about plans that are leaving the Medicare Program, information about rate changes from Social Security

If you have Medicaid or get Extra Help paying for prescription drugs, watch for special notices from Medicare on grey, orange, blue or tan paper about plan or copayment changes.

Get Ready for Open Enrollment: Nov. 15

Medicare coverage and costs can change from year to year, so it's worth taking the time to check if your plan still meets your needs and your budget.

Get ready to compare when Open Enrollment starts on November 15. There may be a Medicare health or drug plan available with better coverage or a lower deductible in 2010.

Questions? Your SHIP Can Help

Your State Health Insurance Assistance Program (SHIP) can help you choose a Medicare plan, figure out claims and billing, file an appeal, and make health insurance decisions.

SHIP offers free, local, one-on-one health insurance counseling to people with Medicare and their families. To find the SHIP in your area, visit www.medicare.gov and click on "Find Helpful Phone Numbers and Websites."

Help is just a phone call away!

Tell us what you care about!
Email us at caregiver_comments@cms.hhs.gov.

Plan Now for Flu Season

Medicare now covers vaccines for both the H1N1 flu and the seasonal flu. Symptoms of both flu types include fever, cough, sore throat, body aches, headache, chills and fatigue. Here's how you can prepare:

- Get a **seasonal flu shot.**
- Ask if you need **a pneumonia shot.**
- Watch for recommendations on getting **vaccinated for H1N1.**
- **Ask someone now** to help with caregiver responsibilities if you're sick.

For more information on flu symptoms and precautions, visit www.flu.gov and www.cdc.gov/h1n1flu.

Are You Eating Right for Your Age?

Nutritional needs change as we age. The USDA has a wonderful web site geared toward older adults with tips on making **wise food choices**, advice on coping with **sensory and nutritional changes**, suggestions on eating to **increase well-being**, and ways to **cope with eating difficulties**.

This site features links to the new food pyramid, recipes, nutrition guides, local Meals on Wheels programs, and more. Check it out at fnic.nal.usda.

eXtension Resources

The Cooperative State Research, Education, and Extension Service (CSREES) is a USDA agency that addresses family caregiving needs and aging issues with information on nutrition, financial security, health, and housing. Access eXtension's caregiving resources at www.extension.org/family caregiving or visit the USDA's National Agricultural Library's Consumer Corner at fnic.nal.usda.gov.

Seniors Turn up the Heat on Fraud & Abuse

Seniors across the country are helping stamp out health care fraud! Volunteers in the SMP Program (formerly the Senior Medicare Patrol) teach other seniors and caregivers how to protect their information, identify errors on their health care bills, and report suspicious, illegal or deceptive health care practices.

There's an SMP Program in every state. Visit www.smpresource.org to find the SMP Program near you.

CAREGIVER TIP: Hand washing is the single most important way to prevent illness. Lather up for at least 15-20 seconds.

Inpatient or Outpatient?

These days, it can be hard to tell if you're a hospital inpatient or an outpatient. You may be considered an "outpatient" even if you stay overnight in the hospital.

Your Inpatient/Outpatient Status Affects Your Bill

Your hospital status affects what you pay for hospital services under Medicare. For example, **Medicare only covers self-administered drugs in limited circumstances** if you get them as an outpatient.

Your status may also affect whether Medicare will pay for care **in a skilled nursing facility** if you go there from a hospital.

Ask Your Doctor

If you aren't sure if you're an inpatient or an outpatient, ask the doctor or hospital staff.

Visit www.medicare.gov for more information on how Part A covers inpatient hospital stays and Part B covers outpatient services.

You can also check *Medicare & You* or call 1-800-MEDICARE.