

Everyday Affairs

Medicare 2006 update: FCHP timeline of key changes

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What Medicare information to expect, and when, in 2005

Mid-May 2005: The Centers for Medicare & Medicaid Services (CMS) began mailing notices to Medicare beneficiaries who are "deemed eligible" for the Medicare prescription drug insurance coverage (Part D) extra help. Beneficiaries who receive the letter should keep it in a safe place.

Late May through mid-August 2005: The Social Security Administration (SSA) has been mailing to Medicare beneficiaries who may be eligible for the Medicare Part D extra help. The mailing also will include an application form for the low-income subsidy. Beneficiaries should complete and submit the forms to the SSA. If beneficiaries need assistance in completing the application form, they may contact their local SHINE office.

September 2005: Employers will send notices to the individuals for whom they provide health insurance, either as an active worker, retiree or dependent, explaining whether their insurance meets the definition of "creditable coverage," i.e., provides a drug benefit that is "actuarially equivalent" to (or at least as good as) Medicare Part D.

If an individual's drug benefit meets the definition of creditable coverage, then the individual may choose not to enroll in Medicare Part D, and will not be charged a late penalty for delayed enrollment if he or she decides later to enroll in Medicare Part D. If the coverage is found *not* to be creditable coverage, then an individual *will* be penalized for delayed Medicare Part D enrollment. Beneficiaries with questions should contact their benefits administrator.

Early fall: CMS will send notification to the Medicare beneficiaries who were "deemed eligible" earlier this year, informing them into which Medicare Part D plan they have been automatically enrolled.

October 2005: CMS will mail the 2006 *Medicare & You Handbook* to all Medicare beneficiaries. Everyone should read this handbook because it will tell about the new Medicare Part D and Medicare plan options.

Mid-October 2005: Medicare's Personal Plan Finder will be available through Medicare's Web site (www.medicare.gov). This is a helpful tool that will show comparisons of all Medicare Advantage plans in the area and will include Medicare Part D comparison information.

Late October 2005: Medicare beneficiaries who are currently enrolled in a Medicare Advantage plan, like Fallon Senior Plan,™ will receive their "Annual Notice of Change" letter and a corresponding *Summary of Benefits* from their Medicare Advantage plan. Beneficiaries should make sure to read these because they will talk about all of the important Medicare plan changes for 2006, as well as changes to their current Medicare Advantage plan for 2006.

November 15, 2005, through May 15, 2006: For all Medicare beneficiaries, this is the "initial enrollment" period for Medicare Part D. Open enrollment begins November 15, 2005, and ends May 15, 2006. Existing beneficiaries who choose to enroll in Medicare Part D after May 15, 2006, will have to pay a penalty for late enrollment unless they are able to show that they had creditable drug coverage (drug coverage that was at least as good as the Medicare Part D benefit) under another drug plan.

January 1, 2006: The new Medicare Part D benefit begins.

Heads up! Throughout 2005, Fallon Community Health Plan and CMS will continue to provide you more information about the changes coming in 2006. In addition, CMS has established a special site for providers that you can access to obtain current information: www.cms.hhs.gov/medicarerereform/pdbma/provider.asp