

Feeling Bombarded by Celebrity Commercials?

Here are a few things to know before you call...

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If you watch television, you have probably seen the commercials for Medicare insurance. Some of these commercials feature famous athletes delivering “important information if you are on Medicare”. Other commercials might make you feel like you are missing out on all sorts of benefits that you are entitled to. Are you nodding your head right now because you’ve seen these types of commercials?

These types of commercials are intensifying due to Medicare’s Open Enrollment Period which is October 15 – December 7, 2021. This is the time of year that Medicare health and drug plans can make changes each year – things like cost, coverage, and what providers and pharmacies are in their networks.

October 15 – December 7 is when all people with Medicare can change their Medicare health plans and prescription drug coverage for the following year to better meet their needs. Television commercials will try to entice you with additional benefits or make you feel like you are missing out. Be careful and do your homework to make sure that you understand what benefits and plans are available to you where you live.

Here are a few important things to know before you make the decision to call the number on the TV screen:

- While the commercials use the word Medicare, the red, white, and blue colors and images of a Medicare card, the telephone numbers that are displayed on these commercials are NOT Medicare, but rather a licensed insurance agent or broker. The fine print on the bottom of the TV screen, which is almost impossible to read, states that these plans are not affiliated with any government program or agency.
- The benefits that are mentioned (eyeglasses, hearing aids, rides to appointments, etc.) are benefits that MAY be offered with certain Medicare Advantage plans. Medicare Advantage plans vary greatly from state to state, and even county to county, so it is important to do your homework. In some cases, there are additional costs associated with these benefits or eligibility guidelines that must be met to qualify. It is not a “one size fits all” type of option.
- Some commercials mention that you may qualify for up to \$144 added back to your Social Security check every month. Be careful as there are conditions that apply to this statement. This rebate is something that you may be eligible for IF you purchase a Medicare Advantage plan

AND live in a certain area of the country. It is important that you understand if you live in an eligible area of the country or zip code.

- The commercials may also state that you may qualify for a zero-dollar premium or mention available benefits at no additional cost. Again, there is fine print for these types of situations that you need to be aware of. Zero-dollar premium plans may also have co-payments and coinsurance that can apply. And again, these types of plans may not be available where you live.

What's the bottom line? By responding to the TV commercials, you may end up with a Medicare Advantage plan that is not available in your area, does not include your preferred health care provider, or has costs that you were not anticipating. And since the new plan doesn't go into effect until January 1, 2022, you may not find out these things until it's too late.

So, what can you do to make sure that you understand all your options?

- Do your homework and become an informed consumer. Make sure that you understand the differences between Medicare Part A, B, C, and D and other plans available such as Medigap. Yes, it can be complicated, but there are available resources across the state of Wisconsin that provide unbiased information, at no cost to you.

Important Resources for Wisconsin Medicare Beneficiaries:

- Benefit Specialists at local Aging and Disability Resource Centers (ADRCs) and aging units in every county and tribe offer benefits counseling. For contact information, visit <https://www.dhs.wisconsin.gov/benefit-specialists/index.htm> or call 608-266-2536.
- Contact Medicare directly by calling (800-633-4227) or visiting <https://www.medicare.gov/>.
- The Medigap Helpline (800-242-1060) is a toll-free helpline operated by the Wisconsin Board on Aging and Long-Term Care that provides counseling for all Wisconsin Medicare beneficiaries on Medicare, Medicare supplement insurance, employer-based health insurance, Medicare Advantage plans, long term care insurance and related topics.
- The Wisconsin Medigap Part D and Prescription Drug Helpline (855-677-2783) is a toll-free helpline that answers questions from Wisconsin residents age 60 and over about Medicare Part D and other prescription drug coverage options.
- The Disability Drug Benefits Helpline (800-926-4862) is a toll-free helpline operated by Disability Rights Wisconsin that helps people who have Medicare due to a disability with questions about prescription drug coverage.
- Office for the Deaf and Hard of Hearing (video phone: 262-347-3045) provides outreach and individual counseling in American Sign Language.
- Wisconsin Judicare, Inc. (800-472-1638) provides outreach and benefits counseling to Native American Medicare beneficiaries.

- The Wisconsin Senior Medicare Patrol (888-818-2611) is a toll-free helpline for Medicare beneficiaries and their families to call to report suspected Medicare fraud, errors, and abuse.

The Senior Medicare Patrol (SMP) is ready to provide you with the information you need to **PROTECT** yourself from Medicare fraud, abuse, and errors; **DETECT** potential fraud, abuse, and errors; and to **REPORT** your concerns. SMP helps educate and empower Medicare beneficiaries in the fight against health care fraud. SMP can help you with your questions, concerns, or complaints about potential fraud and abuse issues. SMP can also provide information and educational presentations, virtually and in-person, when it is safe for everyone.

The Wisconsin SMP is located at the Greater Wisconsin Agency on Aging Resources, Inc. (GWAAR). The Wisconsin SMP can be reached toll-free at (888) 818-2611, by email at smp-wi@gwaar.org, or online at <https://gwaar.org/senior-medicare-patrol>.