



**COUNCIL**

**John J. Whelan**  
Chairman

**Christine Fizzano Cannon**  
Vice Chairman

**Thomas J. McGarrigle**  
Andy Lewis  
Mario J. Civera, Jr.

**COUNTY OF DELAWARE**  
**GOVERNMENT CENTER BUILDING**  
201 W. FRONT STREET  
MEDIA, PENNSYLVANIA

610-891-4931  
FAX NUMBER 610-891-8055  
E-MAIL: delcopr@co.delaware.pa.us

Department of Public Relations  
William A. Lovejoy, Jr.  
Director

For Immediate Release  
11/09/10  
Contact: Trish Coffell  
Communications Officer  
610-891-4943

**Delaware County Offers Free Medicare Counseling for Seniors**  
*Open Enrollment Period is Nov. 15-Dec. 31*

Now is the time for Delaware County senior citizens to examine their 2011 Medicare coverage, and possibly revise that coverage to meet changing healthcare needs.

Delaware County Council, through the County Office of Services for the Aging (COSA), is offering free counseling to assist residents in making informed decisions about their Medicare health insurance coverage. People with Medicare will see some significant changes to Medicare enrollment rules this fall. If they miss the opportunity to make adjustments to their plans now, they will have to wait another year.

“It’s critical for seniors to evaluate their Medicare options now,” said Councilman Andy Lewis, Council’s liaison to COSA. “Programs change, plus an individual’s health or living situation can change. Having the wrong plan can be very costly to seniors, so we recommend that they examine their coverage and take advantage of the counseling offered.”

There are important changes ahead for the Medicare Annual Enrollment period.

- Medicare’s Annual Coordinated Election Period (AEP) will take place Nov. 15-Dec. 31, 2010. Plan members are permitted to make changes to both Part D and Medicare Advantage plans at this time.
- Medicare’s Annual Disenrollment Period (ADP), a new period for this year, will take place from Jan. 1-Feb. 15, 2011. People with Medicare Advantage (MA) plans will only be able to return to Original Medicare and join a stand-alone prescription drug (Part D) plan during the Annual Disenrollment period. In the past it was possible to switch Medicare Advantage plans from Jan. 1-March 31.

Starting on Nov. 10, COSA is making trained counselors available to senior citizens through Dec. 24 at the COSA office in Eddystone, and on select dates at locations throughout Delaware County.

APPRISE counselors are available to provide free counseling by phone. Seniors can also make an appointment to meet one-on-one with an APPRISE counselor. To reach the Delaware County APPRISE office call (484) 494-3769. A high volume of callers is expected this year. APPRISE is the State Health Insurance Assistance Program administered by Senior Community Services.

Trained APPRISE counselors can help Medicare beneficiaries in the following areas:

- Review current coverage
- Check qualification for low-income programs

(more)

*(Medicare counseling continued)*

- Compare plans with all available options
- Search for specific plans online that meet specific prescription and medical needs
- Give easy-to-understand answers to questions about Medicare
- Help enroll in a plan online

The following presentations are open to senior citizens at Senior Centers.

- Nov. 10: 10:45 a.m. Wayne Senior Center, 108 Station Road, Wayne, PA. 19087
- Nov. 18-Dec. 30, Thursday mornings by appointment, Chester Senior Center, 721 Hayes St., Chester. (610) 497-3550.
- Nov. 16-Dec. 28: Tuesday mornings by appointment, Upper Darby Senior Center, 326 Watkins Ave., Upper Darby. (610) 734-7652.
- Nov. 15: 2 p.m. Friendship Circle Senior Center, 1515 Lansdowne Avenue, Darby, PA 19023.

People with Medicare can make an appointment for free one-on-one APPRISE counseling at the locations below. For an appointment at COSA or other County Government offices call COSA at (610) 490-1300. Registration is required for one-on-one counseling.

- **COSA office:** Appointments are available for free, individualized counseling at the COSA office, 206 Eddystone Ave., Eddystone on Nov. 19, Dec. 3, 10 or 17.
- **County Government offices:** People can also make an appointment to meet with a counselor 9 a.m. – 1 p.m. Wednesday, Dec. 1, at the Government Center in Media, or 9 a.m. – 1 p.m. on Tuesday, Dec. 7, at Fair Acres in Middletown.

Beneficiaries may also use online tools available at [www.medicare.gov](http://www.medicare.gov) (the Medicare Prescription Drug Plan Finder or Medicare Options Compare for health coverage) to review options for 2011. They can compare cost and coverage information on plans serving their area by entering their Medicare number, age, health status, local pharmacy, and their current prescriptions.

Due to recent changes in Medicare requirements and payments to private Medicare Advantage plans, both now and in the future, insurers may opt to change plan benefits, provider networks, and cost. Plans might respond to the upcoming shifts in Medicare by:

- Raising beneficiaries' premiums and/or cost-sharing
- Reducing their network of providers
- Reducing extra benefits
- Making quality improvements to obtain bonuses
- Withdrawing from the marketplace entirely

Others may not make dramatic changes. Beneficiaries should check their coverage carefully each year to ensure they are enrolled in a plan that will continue to meet their health needs and budget.

“Insurance companies that sponsor Medicare plans have the option to change what they offer each year. Co-pays, deductibles and covered medications might change,” said COSA Director Louis Colbert. “People should gather their insurance cards, a list of their prescriptions and information they’ve received from Medicare and Social Security, and they should meet with a counselor to evaluate their coverage.”

**For information:** The Medicare annual enrollment period runs Nov. 15-Dec. 31. To schedule an appointment for individual plan examination, call the COSA office in Eddystone at (610) 490-1300 or visit [www.delcosa.org](http://www.delcosa.org). People can also contact the APPRISE office at (484) 494-3769. Also utilize the tools available at [www.medicare.gov](http://www.medicare.gov).



### **Free Medicare Counseling for Seniors**

**CAPTION:** Delaware County Council announced that senior citizens should take advantage of free Medicare counseling during the open enrollment period, which runs through Dec. 31. Announcing the Medicare counseling dates are, front from left, Louis Colbert, Director of the County Office of Services for the Aging (COSA); Kim Andrews, APPRISE coordinator and counselor; Councilman Andy Lewis; Marie Bonita, COSA's community education director; Collette Decker, COSA's communications manager; and Trindy Grundy, assistant director of Senior Community Services. Back row includes Council members Tom McGarrigle, Mario Civera Jr., Chairman Jack Whelan and Vice-Chair Christine Fizzano Cannon. For information call COSA at (610) 490-1300 or APPRISE at (484) 494-3769.