News Release for Immediate Use or Next Issue Monica Thayer, Family Resource Management K-State Research & Extension River Valley District October 2, 2024

## **Medicare Open Enrollment**

Medicare Open Enrollment is just around the corner starting on October 15<sup>th</sup> through December 7<sup>th</sup>. Medicare beneficiaries have a few options during this open enrollment period, which will go into effect on January 1, 2025 – enroll or switch prescription drug plans; enroll or switch Medicare Advantage plans; or switch to Original Medicare.

The prescription drug plan options for 2025 were just announced with monthly premiums ranging between \$0 all the way up to \$113.90, but it is important to not just base your decision on the premium as networks, copayments, coinsurance amounts, and deductibles will all affect your overall cost.

In addition, two Medicare Advantage plans will be ceasing coverage in Kansas. For those currently in these plans, you may return to Original Medicare and may be eligible to receive a Guaranteed Issue (no medical underwriting) into a Medicare Supplement.

Whatever your Medicare circumstance may be, it is strongly recommended that you review your options during Medicare Open Enrollment. Senior Health Insurance Counseling for Kansas (SHICK) Counselors provide free, confidential, and unbiased assistance to Medicare beneficiaries.

The River Valley Extension District (Clay, Cloud, Republic, and Washington Counties) has 8 SHICK Counselors with over 50 years of combined Medicare experience ready to assist you. Call us today to schedule an appointment – Belleville at 785-527-5084, Clay Center at 785-632-5335, Concordia at 785-243-5335, and Washington at 785-325-2121.

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