

Medicare: Much to Offer...Much to Learn

If you're at all familiar with health insurance for seniors, you've probably heard some good things about Medicare-- not the least of which is the number and range of plans it offers.

But this flexibility comes at a cost. It takes time and effort to evaluate the alternatives. If you could investigate plans more quickly, you could consider more of them and potentially find one that is a better match for your needs. How can you make it easier to learn about Medicare plans? That's what APPRISE does.

What is APPRISE?

APPRISE is a Pennsylvania State health insurance program which can make it easier for Medicare beneficiaries to prepare for the choices they'll have to make at initial enrollment and beyond.

Our goal is **not** to sell, but rather to get you the information to make an informed decision – information that's unbiased...confidential...*FREE*.

We work on a broad range of problems, including those that you might find difficult. For example:

- Medigap vs. Medicare Advantage
- Filing Medicare appeals
- Finding a prescription drug plan that matches your needs and saves you money

APPRISE offers its expertise in classroom and consulting formats.

Medicare 101: Introduction to Medicare

Medicare 101 introduces you to basic information, terms and concepts useful when selecting Medicare options. By the end of the presentation, you will better understand:

- Medicare Parts A, B, C, D
- Medicare enrollment deadlines/penalties
- Medigap vs. Medicare Advantage
- The "donut hole"
- The Affordable Care Act and Medicare

Medicare 101 is presented at locations across Chester County throughout the year. To find an upcoming presentation near you, or to schedule a talk for your group, please call 610-344-5004 or a nearby APPRISE Counseling Center (see directory on reverse).

Individual Counseling

APPRISE has state-certified Medicare counselors who can work directly with you on Medicare-related problems or opportunities. Counseling can be done on the phone or at an APPRISE Counseling Center. Counselors can assist you in:

- Understanding and making Medicare choices
- Finding the best coverage for your needs
- Doing comparison shopping of plans
- Working through a denied claim/service
- Determining if you qualify for financial assistance

The Annual Checkup

The healthcare industry changes rapidly, offering new insurance and prescription plans each year. APPRISE recommends that all people currently on Medicare review their health plan on an annual basis to see if their plan is still the most economical choice.

This analysis is worthwhile -- some Chester County Medicare beneficiaries have saved hundreds to thousands of dollars per year simply by switching plans.

There are several opportunities to change your insurance throughout the year. The best time is between October and mid-December. Make your appointment early to reserve a counseling session.

Would you like to take advantage of our Individual Counseling or Annual Checkup programs?

Call APPRISE: 610-344-5004

or

email: appriseshesco@outlook.com



Getting in Touch with APPRISE
(Directory of Counseling Centers)

Coatesville	610-383-6900
Devon	610-647-6404
Downingtown	610-269-3939
Kennett Area	610-444-4819
Oxford	610-932-5244
Paoli	610-344-6035
Phoenixville	610-935-1515
West Chester	610-431-4242
Westtown	610-344-6035

(Government Services Center)



APPRISE is a free health insurance counseling program to help all Medicare beneficiaries in Pennsylvania with health insurance concerns.

APPRISE counselors are specially trained volunteers who can answer your questions about Medicare and provide you with objective, easy-to-understand information about health insurance.

APPRISE services are free and all information is kept completely confidential.

The APPRISE program is conducted under the auspices of the Chester County Department of Aging Services.



Making MEDICARE Easier

MEDICARE			HEALTH INSURANCE	
SOCIAL SECURITY ACT				
NAME OF BENEFICIARY JOHN D. DOE				
MEDICARE CLAIM NUMBER 123-45-6789A		SEX MALE		
IS ENTITLED TO		EFFECTIVE DATE		
HOSPITAL INSURANCE (PART A)		1/1/95		
MEDICAL INSURANCE (PART B)		1/1/95		
SIGN HERE				

Saving MONEY For You

Confidential. Unbiased. FREE.