

Benefits Counselors Ready at TCOG for Medicare Open Enrollment

Free, personalized Medicare Counseling from October 15 through December 7, 2019

SHERMAN, OCTOBER 14, 2019 – TCOG officials have announced they have ramped up their availability to assist residents throughout Cooke, Fannin and Grayson counties for the upcoming Medicare Annual Enrollment Period (AEP), which begins tomorrow, October 15, and runs through December 7, 2019.

TCOG's Area Agency on Aging of Texoma (AAA) has State Certified Benefits Counselors on staff ready to help compare insurance plans to ensure you have the right health and prescription drug coverage. You may review and stay with your current plan or look for a new plan with better coverage, higher quality and lower costs.

"It is important to note that any changes made during this time will not become effective until January 1, 2020," states TCOG Executive Director, Eric Bridges. "However, new plans in 2020 are allowed to offer even more services for certain members with chronic conditions, including nutrition services, in-home supports, and home modifications."

There are now more factors involved in deciding if you need to change plans. Judy Conner, the director of the Area Agency on Aging of Texoma, recommends to review the information about your current plan if you are already in a Medicare health or prescription drug plan in order to ensure it will still meet your medical needs next year.

Conner noted, "One question you should ask yourself is if you were prescribed a new medication during the year, does your old plan cover that medication? If not, you may need to find another plan that cover all your medications."

During the Annual Enrollment Period, you can also switch from: Original Medicare to Medicare Advantage; from one Medicare Advantage plan to another; from one Medicare Part D (prescription drug) plan to another; or elect to drop your Medicare Part D coverage altogether. If you did not enroll in a Medicare Part D plan when you were first eligible, you may do so during this time of Open Enrollment.

Bridges adds, "If you are a Medicare Beneficiary, we encourage you to call the Area Agency on Aging of Texoma to schedule a free, personal appointment for an evaluation of your specific medical insurance needs."

During that appointment, your situation will also be assessed to see if you qualify for Medicare Extra Help Programs. Other services available through the Benefits Counseling Program at TCOG (with offices located in Sherman, Bonham and Gainesville) throughout the year include assistance with Advanced Directives, appeals for denied benefits, Social Security Benefits evaluation and one-on-one Benefits counseling.

Before making a decision on your Medicare Plan for 2020, review your options by receiving personalized Medicare counseling from the Area Agency on Aging of Texoma at TCOG – *at no cost to you*. If you would like to learn more, you are encouraged to call (903) 813-3505 or toll-free (800) 677-8264.

The Texoma Council of Governments is a voluntary association of the local governments in Cooke, Fannin, and Grayson Counties. Established in 1968, the Texoma Council of Governments promotes economy and efficiency in the coordinated planning and development of the tri-county region through its community and economic development activities. Either directly, or through contractors, the Council provides housing, utility assistance, and weatherization services for low-income citizens in the region and assists the elderly through a variety of Area Agency on Aging programs. The Council also facilitates the delivery of grant funding for homeland security and criminal justice.

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