



## 2011 Medicare Annual Enrollment Period: PlanPrescriber Identifies Ten Costly Common Mistakes

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Today PlanPrescriber ([www.planprescriber.com](http://www.planprescriber.com)), a wholly-owned subsidiary of eHealth, Inc. (NASDAQ: EHTH), released a list of ten common mistakes that Medicare beneficiaries should be aware of during the 2011 Medicare Annual Enrollment Period. The Medicare Annual Enrollment Period (AEP) opened November 15, 2010 and runs through December 31, 2010. In most cases, Medicare beneficiaries who wish to make changes to their Medicare plan selections for 2011 must do so during the AEP.

### 10 Costly Mistakes That Seniors May Make During Medicare Annual Enrollment Period

- 1) **Missing the Fine Print:** Don't ignore the fine print in your annual Notice of Change about which benefits have changed and which have remained the same for your plan in the new year.
- 2) **Going on Auto-pilot:** It may not be the best idea to simply auto-enroll in the same plan. Many plans change their costs and drug coverage annually. What worked last year for you may not work with the same plan this year and could cost you money in terms of higher prescription drug costs and other out-of-pocket expenses. Changes in medication usage can also change what plan offers you the best economic value.
- 3) **Assuming that Stable Premiums = Stable Coverage:** Just because your Medicare Advantage or Part D premium hasn't gone up doesn't mean that you are getting the same plan for the same price next year. Deductibles, copayments, and prescription drug coverage are just a few of the benefits that may have changed. Research and find out what the total out-of-pocket cost will be for the new year's plan.
- 4) **Not Asking for Help:** Qualified professionals can help you understand your options and select a plan, and there are also tools available to help you evaluate your prescriptions. You can get help through your State Health Insurance Assistance Program (SHIP), [www.PlanPrescriber.com](http://www.PlanPrescriber.com), licensed health insurance agents who are certified to sell Medicare, or by calling 1-800-Medicare.
- 5) **Not Getting a Second Opinion:** By not shopping around and seeing what other plans are out there, you may be costing yourself more money in 2011. This is an important decision, so take the time you need to make the right choice and understand all of the options available in your area.
- 6) **Overlooking Extended Care:** Don't assume nursing home care is a covered benefit; it is not. Medicare does not provide coverage for custodial care, assisted living facilities or long term care. However, skilled nursing facilities may be covered following a related hospital stay.
- 7) **Assuming Your Drugs Are Covered:** Don't assume your doctor knows which prescriptions are in your formulary. You can enter your current medications on a website like [www.PlanPrescriber.com](http://www.PlanPrescriber.com) to see which drugs are covered on your current plan and compare the projected costs with other plans available in your area. You can print out this comparison and take it with you to see the doctor. Make sure your doctor knows your in-network labs, physical therapists, or durable medical equipment suppliers too.
- 8) **Assuming Medigap Has You Covered:** Don't assume Medigap plans will pay claims that Medicare won't. Medicare only pays for medically necessary claims. If Medicare doesn't pay, either because the service rendered is not a covered benefit or is not considered "medically necessary," neither will the Medigap plan.
- 9) **Assuming You'll Qualify for Medigap:** Don't assume you will automatically be accepted in a Medigap plan outside of Open Enrollment or guaranteed-issue-qualifying events. Medical underwriting does occur. Work with a licensed agent for help.
- 10) **Assuming You're Covered World-wide:** Medicare will not pay medical claims outside the United States and its territories. However, certain Medigap plans might extend emergency coverage outside of the United States.

### Additional Resources for Medicare Beneficiaries Considering Part D or Medicare Advantage Plans:

Medicare beneficiaries can use PlanPrescriber's plan comparison function to review every Medicare Part D and Medicare Advantage plan available nationwide, and those interested in plans offered by UnitedHealthcare, Humana and certain other Medicare carriers now have the opportunity to enroll in many of these plans online. Customer support from licensed eHealth agents is available by telephone seven days a week from 5am-5pm Pacific Time at 888-832-5927, TTY 888-407-5794. Medicare beneficiaries using PlanPrescriber can also contact licensed agents and representatives for personal assistance by email or online chat.

About PlanPrescriber.com PlanPrescriber ([www.planprescriber.com](http://www.planprescriber.com)), a wholly-owned subsidiary of eHealth, Inc., is a leading provider of unbiased comparison tools and educational materials for Medicare Advantage, Medicare Part D Prescription Drug Plans, and Medicare Supplement insurance products. Medicare beneficiaries can take advantage of PlanPrescriber's no cost online advisor tools by logging on to [www.PlanPrescriber.com](http://www.PlanPrescriber.com), or by navigating to the Medicare sections of national pharmacy chain web sites, including Wal-Mart, Rite Aid, Kroger and others. PlanPrescriber is a tool designed to help Medicare recipients find a Medicare plan that covers their specific medical and prescription drug needs at the lowest possible out-of-pocket cost. The Centers for Medicare and Medicaid Services (CMS) has neither reviewed nor endorsed the information provided by PlanPrescriber.

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