eHealth

Medicare Open Enrollment: eHealthMedicare.com Provides New Checklist for 2010 Coverage Decisions

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New Online Resource Helps Consumers Navigate 2010 Coverage Changes

MOUNTAIN VIEW, CA, Nov 18, 2009 (MARKETWIRE via COMTEX) -- eHealthInsurance (NASDAQ: EHTH), the leading online source of health insurance for individuals, families, and small businesses, that now offers a new online Medicare resource, www.eHealthMedicare.com, today released a six-point checklist to help Medicare recipients make informed decisions about their Medicare options. November 15 through December 31 is the annual Medicare open enrollment period where those with Medicare can review and, if needed, change their Medicare coverage.

Benefits, limitations, premiums and out-of-pocket expenses often change from year-to-year based on changes in federal reimbursement and medical policy. Yet, according to a recent survey, the vast majority of Medicare beneficiaries (85%) are not currently planning to switch plans this year and the majority will spend minimal time (two hours or less) researching health plan options(1). Medicare consumers must elect their 2010 coverage by December 31, 2009 or they will be automatically re-enrolled in the same coverage they had in 2009.

The decisions that consumers make today can impact their coverage outcomes in the future. Coupled with today's economy, and the fact that many Medicare consumers are on fixed income or retirement savings, the need to review Medicare coverage and understand its changes for 2010 becomes even more critical.

To start consumers in their decision-making process, eHealthMedicare.com provides six tips to get the most out of Medicare coverage in 2010:

1. Understand Your Changing Healthcare Needs: If you're managing a chronic condition, like diabetes, heart disease or cancer, make sure your 2010 coverage keeps pace with your needs for new or existing medications, seeing your primary care physician or specialist. If you are having elective surgery in 2010, make sure it's covered in your plan or new coverage.

2. Different Plans for Different People: If you and your spouse had the same plan in 2009, but one of you has different needs today because of a change in health, review your coverage. There are many plan options and with Medicare you and our spouse enroll individually in the plan of your choice. So, get the right insurance for your individual needs.

3. Is Your Doctor in the Plan?: Just as annual Medicare benefits may change, so too can the contracted networks of doctors and hospitals in private sector Medicare plans. Check with your primary care physician, specialists and your private plan to make sure you can continue to see your doctors. (If you elect traditional Medicare, which allows you to see any doctor or visit any hospital that accepts Medicare, it's still a good idea to confirm your doctors are participating in Medicare.)

4. Prescription Drug Coverage: Medicare Part D provides coverage for name brand and generic medications. If you're taking maintenance medications for chronic conditions or anticipate changing medications in 2010, check with your physician first about them. Then review your Part D coverage to make sure you have the benefits you need to get the drugs you need. You can also visit www.eHealthMedicare.com and use its 'Doughnut Hole' Calculator, powered by Destination Rx. There, you can confirm coverage as well as research other name brand or generic-equivalent medications that may be less expensive and help you get the most out of your Part D benefit.

5. Premium Deductibles and Increases: Both original Medicare (Parts A & B) as well as private sector plans in the Medicare Advantage program (Part C) and Prescription Drug (Part D) program are likely to have changes in 2010. They may result in either savings or additional cost to consumers based on coverage selected. Make sure you understand how these changes impact you for 2010.

6. Seek Assistance, Search for Information: Medicare changes come every year. But reviewing options and choosing a new plan can be confusing for consumers or those attempting to help them. Fortunately, there are many resources -- both through the government's own web site (www.Medicare.gov) as well as volunteer organizations, private sector plans and other resources. Organizations and web sites for more information include:

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--  National Council on Aging (NCOA) at www.ncoa.org

--  Medicare Rights Center at www.medicarerights.org

--   State Health Insurance Plan (SHIP) -- SHIPs are part of a federal
network of State Health Insurance Assistance Programs located in every
state.  They're designed to help people in Medicare and Medicaid and are
sponsored by the Centers of Medicare and Medicaid Services (the federal
agency which administers Medicare).  Check your state's directory of
government services in the phone book or go online to locate a SHIP office
in your community.

--   www.eHealthMedicare.com -- An informative resource center that
provides simplified basic information on the Medicare program, private
sector plan options and tools for understanding Part D, the prescription
drug plan.  The site also offers live phone support Mondays through
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Saturdays at
1-866-646-7654 to help new visitors find and understand the information
they are seeking. Useful tools include a glossary of commonly used Medicare
phrases and terms and a "Doughnut Hole Calculator" that allows consumers to
enter their own list of  medications and predict out-of-pocket expenses
based on 2010 Medicare Part D coverage.

-- Private Sector Medicare Plans (Part C):  Nearly one-in-four people in
Medicare are in private sector plans today.  If you're one of them, or
looking at Part C options for 2010, take the time to review and understand
the plan's 2010 coverage and changes.  Call the plan's Member Services
Department, the 1-800 phone number usually on the back of your membership
card, and ask a representative to take you through the important changes
ahead.
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Source: (1) The Medicare Beneficiary Insights poll is the second in a series of HealthPulse surveys conducted in partnership between Suffolk University and Silverlink Communications. Data was collected on July 14, 15, and 17, 2009, from 2,628 adults across the United States. The sample was drawn from a list of 50,000 U.S. citizens. http://www.suffolk.edu/research/37139.html

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