

Missouri Department Of Insurance Offers Assistance **News**

Posted by : Randy

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Jefferson City, Mo. - The Missouri Department of Insurance is encouraging consumers who are eligible for Medicare to review their plan options and costs during this year's open enrollment.



To help consumers choose a plan that best meets their needs, the department offers assistance through the CLAIM program.

Funded by the department and Medicare, CLAIM provides free, unbiased help to Missourians on Medicare and their caregivers. During the annual open enrollment period, which runs Oct. 15 through Dec. 7, consumers can change their Part D drug coverage or Medicare Advantage plans.

"I encourage all Missouri seniors who have Medicare to take some time during open enrollment to review their plans," said John M. Huff, director of the Missouri Department of Insurance. "Prices and plans can change from year to year. Spending just 30 minutes with a CLAIM counselor could result in better coverage, more savings or both."

Missouri consumers can ask questions by phone or arrange one-on-one counseling by calling 800-390-3330 or visiting missouricclaim.org. The website also offers a list of free open enrollment events that CLAIM is hosting throughout Missouri during open enrollment.

CLAIM also can assist consumers on limited income determine whether they qualify for federal or state help in paying for prescription drugs. Medicare offers the Extra Help program, and the state offers the MoRx program.

During open enrollment, Director Huff warns seniors, health care providers and others about unscrupulous sales tactics. Medicare has strict rules on forbidden sales practices.

Also, remember that Medicare is not part of the federal health insurance marketplace (exchange) under the Affordable Care Act (ACA). The marketplace is not meant to serve people with Medicare.

Consumers with complaints or questions about insurance can call the Department of Insurance Consumer Hotline at 800-726-7390 or visit insurance.mo.gov.