



Gearing Up for Medicare Open Enrollment II

Materials

- This PowerPoint presentation.
- Workbook.

Housekeeping

There will be specific question times.

- Mute your microphone.
- Use the "raise your hand" function for questions.
- Limit your questions to the material we are covering.



A glimpse of what's to come

Section 1: Tools & Rules

- Gearing up for Medicare Open Enrollment
 - ANOC & EOC
- 2025 changes
 - SEP for dual eligible & MSP beneficiaries updates

Section 2: Counseling session:

- Prep, Listen, Reflect

Section 3: Conclusion



Learning outcomes

- Enhanced ability to help beneficiaries during Medicare Open Enrollment period
- A clear understanding of the Medicare 2025 changes & their impact on beneficiaries
- Improved communication strategies for effectively counseling Medicare beneficiaries

Section 1.1: Tools & rules

Gearing up for Open Enrollment

Medicare Advantage or Part D plans

Annual Notice of Change (ANOC)

A summary of any changes in the plan's costs and coverage

- Mailed or e-mailed in September
- Takes effect on January 1 of the upcoming year

Evidence of Coverage (EOC)

A more comprehensive list of the plan's costs and benefits for the upcoming year

Key notice elements

- Plan discontinuation
- Changes to benefits and costs for next year
- Provider network changes
- Deadline for changing plans
- Counseling resources
- Prescription drugs assistance information



Counselor corner

- Ask** Which changes apply to you
- Compare** Learn about other plan choices
- Choose** Decide whether you want to change your plan

Share your experience!



What questions do beneficiaries ask about Medicare Advantage plans?



What MA topics do you find challenging to explain?

Common Medicare plan counseling scenarios

Scenario 1: Comparing Medicare Advantage Prescription Drug Plans

Scenario 2: Switching from Medicare Advantage to Original Medicare

Scenario 3: Comparing Standalone Prescription Drug Plans

Section 1.2: Tools & rules: 2025 updates



New monthly SEP

For:

- Full benefit dually eligible individuals,
- Partial benefit dually eligible individuals, and
- LIS-only individuals

To:

- Switch to Original Medicare
- Enroll in a standalone Part D plan

New monthly integrated care SEP

For:

- Full-benefit dually eligible individuals

Change

- *From:* Original Medicare or a Medicare Advantage plan *to*
- *To:* Highly Integrated Dually Eligible Special Needs Plan (HIDE SNP)



New quarterly SEP enrollment restrictions

- Individuals with LIS
- Partial-benefit dual-eligible individuals
- Full-benefit dual-eligible individuals

No longer will be able to quartely:

- Switch between standard Medicare Advantage plans
- Enroll into an un-integrated D-SNP plans

Must wait until Open Enrollment, or meet the requirements for one of the other Medicare Advantage SEP options available.

MA-PD landscape

- Companies may exit the market or reduce plan offerings in certain counties.
- Plan publications will be shared as soon as we have access to and able to process the information.
- Medicare Plan Finder tool: awaiting updates

Annual Medicare changes

Part A & B

- Premiums
- Deductibles
- Coinsurance

Income-Related Monthly Adjustment Amount (IRMAA)

Counseling: the Plan Finder tool



What features of the Plan Finder tool do you find most useful when assisting clients?

How would you guide a client through plan comparison using the tool?

Section 2: Counseling session



Preparing for a counseling session

Case:

According to the referral received, the client is curious to know about changes in Medicare Part D prescription drug benefit in 2025.

The client had already been screened for low-income programs during their original call.

She does not qualify for MSP and Extra Help.



Preparing for a counseling session

Consider these questions:

- What do you do to prepare for this session?
- What information do you need to convey?
- What is within your scope as a counselor for this session?

Counseling session

Audio

Counselor feedback form (Workbook p. 22)

Transcript (Workbook p. 23)

Counselor corner: things to consider

- Technology is the barrier
- Emotional challenges
- Cognitive fatigue
- Insurance terms confusion

Section 3: Conclusion



Learning outcomes

Please share one takeaway from today's session that you'll use in your next client interaction.



Tell us what you think about:

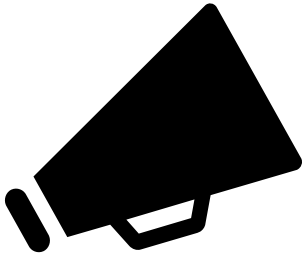
- Today's topic.
- Workbook usefulness.
- Case suggestions.
- Training topic suggestions.
- Counseling checklist.
- Request support.

[E-mail: OICMedicareTrainingFeedback@oic.wa.gov](mailto:OICMedicareTrainingFeedback@oic.wa.gov)

Or call: SHIBA Curriculum & Training Coordinator Elena Garrison: **360-725-7107**

Announcements & resources

Announcements



- We will not be offering CE workshops in November & December
- Lunch & Learn: Getting Ready for Open Enrollment
October 3rd 11:00 am -12:00 pm.

Resources

[My SHIBA Resources to help with counseling clients](#)

[Understanding Medicare Advantage Plans](#)

[Medicare.gov – Compare types of Medicare Advantage Plans](#)

[Annual Notice of Change](#)