



Gearing Up for Medicare Open Enrollment I

Materials

- PowerPoint presentation.
- Workbook.

Housekeeping

- Mute your microphone.
- Use the "raise your hand" function for questions or post your questions in the chat.
 - Limit your questions to the material we are covering.
 - There will be time for other questions at the end

Overview

Section I: Tools & Rules

- Gearing up for Medicare Open Enrollment
- 2025 updates

Section II: Counseling session

- Prep, Listen, Reflect
- STARS

Section III: Conclusion

Learning outcomes

- A clear understanding of the Medicare changes for 2025,
- Enhanced skills in using new knowledge & relevant tools in counseling

Section 1: Tools & rules

Gearing up for Open Enrollment

Poll 1

How much experience do you have with Medicare Open Enrollment?

Share your experience!

Reflect on your counseling during previous OEPs:



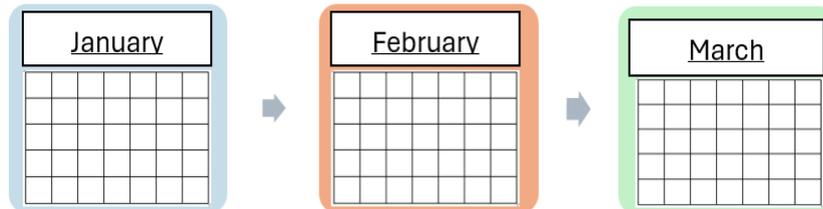
- What were some of the successes you experienced?
- What challenges did you face?
- How did you overcome them?

Open enrollment periods

Annual Medicare Open Enrollment Period:

October 15th to December 7th

Medicare Advantage Open Enrollment Period: January 1st to March 31st



Enrollment periods: special case

Employee Group Plans:

- Each group sets their own rules for open enrollment.
- HCA PEBB Medicare retirees' Open Enrollment Period: October 28th to November 25th.

Share your experience!



What questions do beneficiaries ask about Medicare Part D?



What challenges do you face when helping a client with Part D?



Can you recall a person you helped a lot with Part D? What did you do?

Part D: Medicare Advantage-Part D plans

- Private insurance, CMS-compliant
- Cannot be combined with stand-alone Medicare Part D plans
- No standard design for:
 - deductibles,
 - co-insurance,
 - co-pays
 - formulary,
 - network,
 - prior authorization, etc.

Part D: stand-alone Part D plans

- Private insurance, CMS-compliant
- Available only to those enrolled in Original Medicare

Part D: retiree health plans

- Employer Group Waiver Plans (EGWP)
- Stand-alone Medicare Part D plans
- Commercial market MA-PD plans
- Plans that are **not** EGWP
 - ✓ May be aligned to Original Medicare or MA
 - ✓ May or may not be affected by changes to Medicare rules

Share your experience!



How do you help a client determine which Part D plan is best for them?



What factors do you prioritize when counseling someone about their prescription drug options?

Section I: Tools & rules: 2025 updates

Medicare changes in 2025

	<u>Significant</u>	<u>Modest</u>
September	Part D plan design changes	Plan Finder changes
October	Changes in MA Plans, including D-SNP plans	Annual adjustments to Medicare expenses for benefits

Poll 2

How familiar are you with the new \$2000 out-of-pocket maximum for Medicare Part D plans in 2025?

Part D: structure

- \$2000 Out-of-Pocket Maximum
- Eliminates the “donut hole” phase

Applies to:

- ✓ Stand-alone Medicare Part D plans,
- ✓ Integrated MAPD plans, and
- ✓ Employer group waiver plans (EGWPs)

Part D: 2024 vs 2025

2024	Deductible \$545	Initial Coverage Phase	Coverage Gap Phase	Catastrophic Phase
2025	Deductible TBD	Initial Coverage Phase	(\$2,000) OOP Max	Catastrophic Phase

Poll 3

Part D: Medicare Prescription Payment Plan

Part D: Prescription Payment Plan

Monthly payments: Participants pay \$0 at the pharmacy for covered Part D drugs. The plan will then bill them monthly for their share of the costs.

Opt-in/Opt-out: Enrollees can opt into or out of the program anytime during the plan year.

Eligibility for Extra Help: Enrollees eligible for the Low-Income Subsidy (LIS) should consider LIS, as it may be more beneficial.

Part D: changes & beneficiaries

The impact on beneficiaries may be limited.

Remember:

- There are (4) players: CMS, Manufacturers, Part D Sponsors, & Beneficiaries.
- By law, manufacturers are required to contribute more.

Poll 4

What is your experience with using the Medicare Plan Finder tool?

Medicare Plan Finder (MPF) tool



Medicare
Plan Finder tool

Practice, practice &
practice



There have been some
changes.

Workbook and CMS
NTP course on
Medicare Plan Finder

Section II: Counseling session

Preparing for a counseling session

Case: The client wants to know how changes in Medicare prescription drug benefit in 2025 will affect them.

- 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. 24)

Transcript (Workbook p. 25)

Checklist (Workbook p. 28)

Counseling session: critique & coaching

What did counselor do well?	What can counselor do better next time?
<ul style="list-style-type: none">• Relational• Technical	<ul style="list-style-type: none">• Relational• Technical



Checklist

STARS: Beneficiary Contact Form (BCF)

Workbook:

- STARS BCF activities p. 29

BCF notes:

- What would you put in your notes for this session?

Section III: Conclusion

Poll 5: Learning outcome

Do you have a clear understanding of the covered Medicare changes for 2025?

Do you feel better prepared to counsel Medicare beneficiaries during Open Enrollment Period?

SHIBA support

- How can we help?
- Do you know how to reach us if you need help?
- Where do you currently get your technical information?
- What do you need from the October CE?

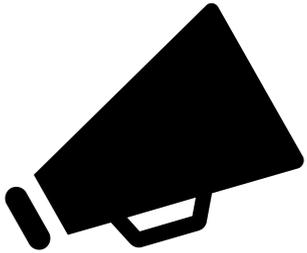
Have feedback to share? Please reach out!

[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.
- We suggest attending the [CMS National Training Program webinars](#). There are a variety of topics to choose from.
- HCA PEBB fairs.
- [Lunch & Learn](#): First Thursday from 11:00-Noon.

Resources

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

[Understanding Medicare Advantage Plans](#)

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

[Medicare Prescription Payment Plan](#)

[Fact Sheet: Medicare Prescription Payment Plan Final Part Two Guidance](#)

Resources (cont.)

[How Part D works with other insurance](#)

[Prescription drug coverage & Employer Group Waiver Plans \(EGWPs\)](#)

[Employer group plans](#)

[How to use Medicare Plan Finder, step-by-step \(2023\)](#)