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## Why weighing your Medicare Part D options is crucial this year



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place from Oct. 15 through Dec. 7 this year. If you're like most people, you may be inclined to delay your decision. Indeed, nine out of 10 people wait until the last minute to select a plan, according to Express Scripts. However, the selection process can be complicated, so don't deprive yourself of the time needed to thoughtfully comparison shop.

Factor in how the COVID-19 landscape has potentially impacted your selection process. With many in-person resources (e.g., local Medicare workshops, working with a broker or agent, etc.) being conducted virtually or requiring advance scheduling this year, you can get ahead of the game by starting early.

One good resource to check out is RoadmapForMedicare.com, a free access website now offering short educational videos, recorded webinars and articles with tips to select the plan that's best for you. The site also features FAQs and expert advice so you can better assess your options.

Look beyond premiums: While reviewing your options, look at the multiple factors which can affect your overall costs over the course of the year. While a lower premium might save you money upfront, these plans can have much higher copayments, which over time can add up.

Check coverage: Plans change annually, so don't assume that because your medications were covered under a certain plan last year that they will be covered again this year. Before enrolling or re-enrolling, check that your current drugs will be covered. Likewise, check out each plan's pharmacy network and what is covered to ensure that it meets your needs. For example, you may find that right now, your top priority is the safety and convenience of home delivery of prescriptions drugs in order to reduce your chances of exposure to coronavirus.

Get savvy: Free expert advice can help you navigate the selection process and make informed decisions about your healthcare. Be sure to look for trusted sources who can provide the information you need to pick the plan that will work best for you and your budget.

Take a closer look at your Medicare Part D choices. In these uncertain times, it is particularly important to be prepared to weather whatever comes your way.

(StatePoint) You likely hear the same word of advice every fall: review your Medicare Part D plan. While you may be tempted to stick with what you have, it's important to remember that plan specifics change annually, your health needs are always evolving, and as this year has shown, unexpected global events can impact your health and finances. For all these reasons, doing your homework is not only important, it has the power to substantially reduce your out-of-pocket costs.

"Reviewing your Medicare Part D options is the best way to ensure your prescription needs are met affordably in the coming year," says Kelle Turner, Express Scripts Medicare Part D expert. "COVID-19 has highlighted how having the right coverage is critical to helping you stay safe and healthy."

To help those turning 65 and older make sense of their options, Turner offers the following tips:

Don't procrastinate: Part D enrollment is taking

Reach the reporter at: [info@lamorindaweekly.com](mailto:info@lamorindaweekly.com)

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