



FOR IMMEDIATE RELEASE

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Medicare Open Enrollment Begins October 15

Insurance Commissioner Jim Donelon is reminding senior citizens of the resources that are available as Medicare Open Enrollment begins on October 15. Staff members with the Louisiana Department of Insurance's Senior Health Insurance Information Program (SHIIP) are available and ready to assist with any questions individuals may have about their coverage and options. Medicare Open Enrollment runs October 15 through December 7.

"SHIIP staff and volunteer counselors are committed to helping beneficiaries make informed decisions by providing free and unbiased Medicare insurance counseling and assistance," said Commissioner Donelon. "Medicare recipients are encouraged to review their current health plans and prescription drug coverage, or Part D, including any changes in costs, coverage and benefits that will take effect next year."

If a senior would like to shift from Medicare Advantage to Traditional Medicare, change their health plan, or change drug coverage for next year, open enrollment is the time to do it. Consumers who are satisfied with their current coverage do not need to take any action.

SHIIP is also advising seniors that Medicare is not a part of the federal Health Insurance Marketplace and those who are receiving their health insurance benefits through Medicare will continue to do so rather than switch to the Health Insurance Marketplace. If a senior purchases a plan through the Marketplace, they will lose their Medicare coverage and they are not eligible for the Marketplace subsidy. Also, depending on their situation, when the senior decides to leave the Marketplace, a late enrollment penalty for Medicare may apply. Regardless of whether a senior has Original Medicare or a Medicare Advantage Plan, the federal Marketplace will not affect coverage.

The Department of Insurance also warns consumers to be on the alert against potential fraud during open enrollment. For example, con artists posing as representatives of the federal government or posing as legitimate insurance agents may try to steal consumers' money or identity through various health insurance schemes. Criminals might try to convince consumers to reveal personal information to receive a "national health insurance card" or a new Medicare card. If fraud is suspected, please contact the Department of Insurance immediately or report fraud at the [Report Insurance Fraud link](#) from the Department's homepage.

Consumers can also contact the Louisiana Department of Insurance for more information by calling 1-800-259-5300, or visiting the LDI website www.ldi.la.gov.

About the Louisiana Department of Insurance: *The Louisiana Department of Insurance works to improve competition in the state's insurance market while assisting individuals and businesses with the information and resources they need to be informed consumers of insurance. As a regulator, the LDI enforces the laws that provide a fair and stable marketplace and makes certain that insurers comply with the laws in place to protect policyholders. You can contact the LDI by calling 1-800-259-5300 or visiting www.ldi.la.gov.*