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SOCIAL MEDIA

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SMP Senior Medicare Patrol
Preventing Medicare Fraud

Volunteer News

Volunteering with SMP

Every year Medicare offers beneficiaries the opportunity to make changes to their health coverage during Medicare's Open Enrollment period, October 15-December 7. SMP staff and volunteers encourage beneficiaries to review their Part D and/or Medicare Advantage plans to make certain their current coverage will meet their needs in 2025.

Staff at ND SHIP 1-888-575-6611 and ND SMP 1-833-818-0029 are available to answer questions you might have about changing plans.

Medicare Open Enrollment

Changes to Part D in 2025

- No more Coverage Gap (donut hole).
- Out-of-pocket Maximum.
    Medicare will cap out-of-pocket costs for prescription drugs at $2000 in 2025. This includes deductibles, copayments, and coinsurance for covered drugs.
- Prescription Payment Plan.
    All Medicare prescription drug plans will offer members the option to pay out-of-pocket drug costs in the form of monthly payments instead of all at once at the pharmacy. This will be controlled by the insurance companies.
- Drug price negotiation continue.
    Ten new drugs in 2024 were selected for negotiation. These reduced costs will go into effect in 2025.

Medicare vs. Medicare Advantage

Traditional Medicare, parts A and B are your hospital insurance and health insurance. Part D is your prescription drug coverage. Medicare Advantage is an insurance that replaces Original Medicare and is run by private companies. All Medicare Advantage plans must offer the same benefits as Medicare, but some of them may offer more benefits. Some Medicare Advantage plans also cover prescription drugs. Always check what is covered before choosing a plan. During open enrollment Medicare beneficiaries can add, drop, or change their Medicare Advantage or Part D prescription plans.

Food for Thought

Crockpot White Chicken Chili

Ingredients:

- 2 large chicken breasts
- 2 cups chicken broth
- 2 cans white beans
- 1 can Rotel
- 1 diced onion
- Frozen corn
- 1 block cream cheese
- 2 Tbsp chili powder
- 2 Tbsp Paprika
- Garlic

Directions:

1. Add chicken, beans, broth, rotel, onion, corn, seasonings, and garlic to crockpot
2. Cook on high 4-5 hours or low 6-8
3. Shred chicken and return to crockpot
4. Add block of cream cheese and let cook for 30 more minutes
5. Stir and serve with crushed tortilla chips and jalapenos on top (optional).

Tip for preventing fraud: Beware of open enrollment scams! Medicare Advantage plans that sound too good to be true usually are.

Volunteer Spotlight

Donna Corneliusen became a volunteer with the North Dakota Senior Medicare Patrol (SMP) in May 2023. Before her retirement, Donna had a fulfilling career as a social worker. She worked with the Salvation Army in Grand Forks, at the Harbor School for developmentally disabled individuals in Moorhead, MN, and in nursing homes in both Moorhead and Eugene, OR. For the last 40 years of her career, she served at SMP Health, St. Aloisius in Harvey. Donna retired in November 2022. Donna and her husband have been married for 44 years and live in the house her grandfather built in 1917 in Wellsburg, ND. She enjoys traveling, horseback riding, gardening, reading, and spending time with her nieces and nephews.

Thank you, Donna, for being a dedicated voice for ND SMP and for sharing valuable scam information with your community.

Volunteers like you are the heart and soul of the SMP program.

Interested in becoming a Volunteer?

Interested in volunteering for ND SMP? Call **833-818-0029** to find out how you can be of service to your community. ***SMP needs your help.***