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This month's topic is Medicare and Changes in Residence

Moving within state

- If you have Original Medicare, **notify the Social Security Administration (SSA)** of your move to update your address.
- If you have a Medicare Advantage Plan or Part D plan, **notify the plan** of your change of address and see if you will still be in your plan's area of coverage.
 - If not, you will have a Special Enrollment Period (SEP) to change plans. You can **call Medicare to use your SEP** and change plans.
 - You can use Medicare's **Plan Finder tool** to compare plans.
- If you have a Medigap, call the plan to ask if the cost of your premium will change.

Moving out of state

- If you have Original Medicare, **notify SSA** of your move.
- If you have a Medicare Advantage Plan or Part D plan, **notify the plan** of your change of address and see if you will still be in your plan's area of coverage.
 - If not, you may have a Special Enrollment Period (SEP) to change plans. You can **call Medicare to use your SEP** and change plans.
 - You can use Medicare's **Plan Finder tool** to compare plans.
- If you have a Medigap, learn about your new state's rules around Medigap. You can **call your SHIP** to learn about Medigap in your state in case you want to make changes in the future
 - You can call your Medigap plan to see if the cost of your premium will change.
- If you have a Medicare Savings Program (MSP), learn about the eligibility rules in your new state. For assistance with a new MSP application, contact that state's SHIP.
- If you were automatically enrolled in Extra Help because of your state's Medicaid or MSP, you may need to actively enroll after your move to another state. You can call SSA to learn about the status of your Extra Help.

Medicare and Changes in Residence

Be aware of marketing violations and enrollment fraud

- When comparing or enrolling in plans, here are some red flags to look for:
 - You signed up for a plan after being told by a company that certain services or prescriptions are covered, but after enrolling, you discover they are not covered
 - A company represents itself as coming from Medicare or Social Security
 - You receive an unsolicited phone call or text from a plan with which you have no prior relationship or have asked not to contact you
 - An agent discusses other insurance products during a meeting that was scheduled to only discuss a Part D or Medicare Advantage product
 - A plan agent returns uninvited to your residence after missing an earlier meeting
- You should **report these red flags to your Senior Medicare Patrol (SMP) BY CALLING 1-800-333-4374.**
- If you enrolled in a plan because of misleading information, you may be able to change your plan by calling 1-800-MEDICARE

Medicare and Changes in Residence

Social Security Administration (SSA): Contact SSA to update your permanent address. You can visit www.ssa.gov, or call 800-772-1213.

Medicare: Contact Medicare to use a Special Enrollment Period to change your coverage if you are moving outside your plan's service area or if you were enrolled in a plan based on misleading information. You can also compare plans using Medicare's online Plan Finder tool at www.medicare.gov. You can also call Medicare at 1-800-MEDICARE (1-800-633-4227, TTY 1-877-486-2048).

If you have any questions about health insurance or cost assistance programs, call HIICAP at 716-438-3030. HIICAP counselors provide unbiased confidential counseling, information and assistance.