What may take 30 minutes from your day may save you money.

That's from Angie Barkmeier, Gothenburg Senior Center director and a Senior Health Insurance Information Program volunteer.

Barkmeier urges anyone enrolled in Medicare's Part D prescription drug plan to review coverage.

Changes in the plan must be made during open enrollment which started Sunday and continues through Dec. 31.

"It's up to the individual to take charge of his or her own health care and expenses," Barkmeier said.

Medicare is health care for the aged and is a federally administered system of health insurance available to persons aged 65 and over. Medicare Part D subsidizes the costs of prescription drugs for beneficiaries.

Because of changes in the plan, effective Jan. 1, Barkmeier said it's important for Medicare prescription drug plan beneficiaries to know how to get the most for their money.

For example, there are 46 plans in the prescription drug program. Participants can review the prescription drugs they buy and look for the best plan that fits their needs, she said.

Senior citizens also need to know that prescription drug premiums will increase in 2010.

Barkmeier said the lowest premium will be $22 a month while the highest rises to $109 monthly.

“The increases can be a lot depending on what you pay for prescription drugs now,” she said.

Americans 65 years and older must sign up for Medicare or another insurance plan equivalent when eligible or pay a penalty when they do sign up, Barkmeier noted.

Barkmeier said seniors can also drop their original Medicare plan and try a Medicare Advantage plan which is offered by private companies.

Seniors on a Medicare Advantage plan may be able to switch coverage during open enrollment or go back to their original Medicare coverage.

If they change back in a year, she said they still have guaranteed supplemental insurance which she said will not happen after more than a year.

She encouraged anyone with questions about the plan to contact her at 537-7465 or Shirley Lake, another SHIIP volunteer, at 537-3110. Family or friends may also be of help as well as the Medicare Web site at medicare.gov.

“You may be in a routine and evaluating your insurance is not at the top of your list but remember that you are taking charge of your own health,” Barkmeier said.

During four years as a SHIIP volunteer, Barkmeier said Medicare has become more complicated—especially this year.

“Insurance companies are raising rates and everyone wants to go to generic drugs,” she said. “If you’re on a drug that isn’t generic, you may be able to find another company to pay a reasonable price for the drug you have.”

Fortunately, Barkmeier said the community has two good pharmacies that work well in informing people of changes in Medicare’s prescription drug plan that may benefit them.

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