

MEDICARE: Assistance in navigating system available

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Medicare, which consists of Parts A and B. Most consumers don't pay for Part A provided they paid Medicare taxes for a sufficient number of quarters while working. Part A pays for a percentage of hospital costs.

Part B premium for 2019 will be \$135.20 a month (may be higher depending on income — \$188 to \$455 a month). Part B coverage is for doctors' services while hospitalized, outpatient therapy, durable medical equipment, and injectable drugs administered by a doctor to treat cancer, rheumatoid arthritis, and other serious diseases.

There is a seven-month enrollment window for Parts A and B starting three months before the month you turn 65. Those who miss this initial enrollment period can sign up between January 1 and March 31 each year. Those who are 65 and older and still working have eight months after their employment ends or group insurance coverage terminates to enroll.

Part C plans are purchased instead of Parts A and B and are administered by private insurers. The monthly premiums vary by plan. About 376,000 Oregon enrollees have private Medicare Advantage policies, which include coverage for Part B and Part D medications. Premiums can run from zero to over \$200 a month.

Prescription drug plans (Part D) are stand-alone plans covering medications only and are purchased by 262,000 Oregon enrollees. The premiums for 2019 vary by plan from \$14.50 — \$117 a month. The average premium may decline for the second consecutive year, by

\$1.09 to \$32.50 a month. Actual changes vary widely across plans from a 55 percent decline to a 30 percent increase. Higher-income consumers may pay a surcharge. Low-income consumers may qualify for help with their Part D premium and with drug costs.

According to the Oregon Division of Financial Regulation, about 155,000 residents also choose supplemental Medicare coverage, known as Medigap. These policies cover deductibles for Parts A and B, copays, and other cost-sharing requirements that are not paid by Medicare. The enrollment period is only for six months beginning with the month of a person's 65th birthday or when they otherwise become eligible. If a policy is purchased at another time, the insurer can, with some exceptions, deny coverage or price it based on an existing health condition.

In Oregon, seniors can switch Medigap plans during a 30-day period that starts with their birthday. By logging onto Medicare.gov, current coverage can be reviewed as well as making comparisons with other plans to be sure you have the coverage you need.

Making sense of all the Medicare options and changes can prove confusing, but here in Central Oregon there is help. The Council on Aging of Central Oregon will offer free Senior Health Insurance Benefits Association (SHIBA) counseling sessions during the

enrollment period.

Tri-county adults aged 65 and up (or in the three-month period prior to their 65th birthday) can schedule appointments with an English- or Spanish-speaking certified volunteer counselor who can ease the stress of registering for Medicare or review a client's current coverage and prescription plans.

"Throughout the year, our SHIBA team of volunteers plays a key role in advising Central Oregon's older adults through the ins and outs of Medicare," said the Council on Aging's Executive Director Susan Rotella. "During the enrollment period, their work is particularly appreciated by those clients wishing to make changes to their current Medicare Advantage coverage and supplemental prescription plans. The Council on Aging is glad to offer this free service, especially as healthcare costs constitute such a significant part of many older adults' budgets."

The free and confidential appointments, which are held in the COA offices in Bend and Redmond, can be made by calling the SHIBA line at 541-678-5483, ext.211. Callers will be asked to leave a message, with a call returned by a certified SHIBA counselor, usually by the end of the next business day.

Asistencia con Medicare y consejería de SHIBA en español están disponibles llamando al 541-325-6837 o al 541-382-4366.

ELECTION: Council, commission and cannabis on ballot

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such commerce, should the referendum pass.

In preparation for the general election results in November, the City Council and Planning Commission over the past year have both conducted public hearings and numerous work sessions on the TPM issues for marijuana sales, production, and processing.

The Planning Commission will hold a public hearing on the draft time, place and manner (TPM) text amendments to the Development Code for marijuana-related businesses on October 18, 5:30 p.m. at City Hall.

Three seats on the Sisters City Council will be filled in this election. Michael Preedin and incumbents Richard Esterman and Nancy Connolly are each running, and since there are three candidates for three seats, each is effectively unopposed. The only question to be decided in the election is which candidate will receive the most

votes, which will give him or her a four-year term, while the other two posts will carry a two-year term. *(See related stories page 13 and page 11.)*

Two Deschutes County Commission seats are contested. Democrat Amy Lowes is running to unseat incumbent Republican Tony DeBone for Position 1 on the Deschutes County Board of Commissioners, while Democrat James Cook and Republican Patti Adair are vying for Position 3. Adair, a Sisters resident, defeated incumbent Tammy Baney in the Republican primary last spring. *(See related stories, page 19 and page 6.)*

Ballots may be returned to the Deschutes County Clerk via mail or turned in at a secure ballot drop location at Sisters City Hall.

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