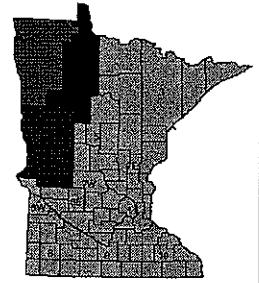




Land of the Dancing Sky
Area Agency on Aging
Senior News



Volume 12, Issue 3 --- November 2006

Medicare Part D Prescription Coverage Enrollment Period

November 15 thru December 31, 2006 is the new enrollment period for a Medicare Part D plan or to change to a different plan. These plans will then take effect January 1, 2007.

Please call the Senior LinkAge Line™ if you would like assistance with a comparison or help to enroll or change your plan.



Region One Office
115 South Main, Suite 1
Warren, MN 56762
(218) 745-6733

Region 2 Office
PO Box 301
Park Rapids, MN 56470
(800) 333-2433

West Central Office
PO Box 726
Fergus Falls, MN 56537
(218) 739-4617



Thinking of a gift for a senior citizen in your life. Why not consider getting them a gift certificate to their local Senior Meal Site.

Medicare Prescription Drug Coverage - Preventing Fraud

The Centers for Medicare & Medicaid Services (CMS) is dedicated to reducing fraud and abuse in the Medicare System. When open enrollment begins on November 15, there are a number of steps you can take to help stop potential scams.

Safeguard All Personal Information

People should guard their Medicare number as closely as they would their credit card information, and never give out any personal information to anyone who comes to their home (or calls them) uninvited. Personal information can include a person's

Social Security, Medicare, bank account, or credit card numbers. This information should also never be sent over the web, unless a person is enrolling in a Medicare drug plan or using the Medicare Prescription Drug Plan Finder on www.medicare.gov.

People can always call 1-800-MEDICARE (1-800-633-4227) to verify that a Medicare representative, drug or health plan is legitimate.

Know Medicare's Rules

Medicare has implemented a number of rules governing plan marketing activities. Understanding Medicare's rules

regarding what plans are and are not allowed to do can help people be alert to potential fraud or scams.

People who are really working with Medicare:

* Can **NOT** charge a fee to enroll a person in a plan.

* Can **NOT** come to a person's home uninvited to sell or endorse any Medicare-related product.

* Can call to tell people about Medicare drug plans, but they can **NOT** call if a person has listed their telephone number on the FTC's Do Not Call Registry.

* Can **NOT** enroll a person into a drug plan over the telephone unless the person called the plan, or unless the person is adding prescription coverage to a Medicare Advantage Plan or other Medicare Plan they already have.

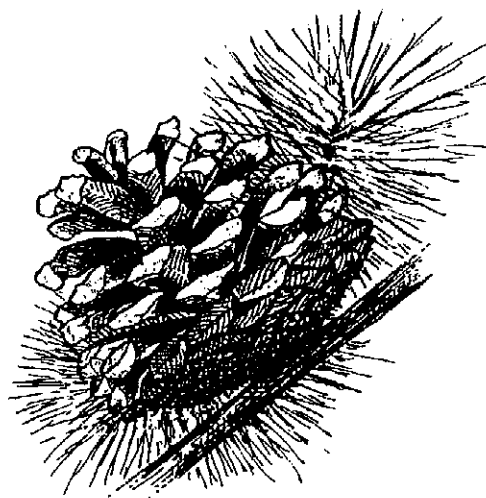
* Can **NOT** ask for payment over the telephone or web. The plan must send a bill. People can arrange to pay their plan premiums through a monthly withdrawal from their Social Security check or a bank account,

but they must call their plan or respond to a mailed payment request from the plan to do this.

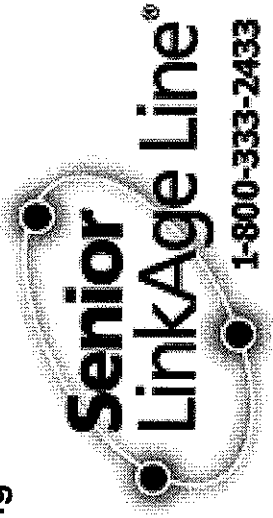
* Can **NOT** send a person unwanted emails.

If You Suspect Fraud

Never respond to anyone or any material that breaks Medicare rules. If someone calls asking for personal information, or if a call doesn't seem right for some other reason, a person should hang up the phone and contact Medicare at 1-877-772-3379, or the local law enforcement or consumer protection agency.



Land of the Dancing Sky Area Agency on Aging
NW Regional Development Commission
115 South Main, Suite 1
Warren, MN 56762



Pre-Sort Standard

**U.S. POSTAGE
PAID**

Permit No. 37
Warren, MN 56762

Is Your Address and Name correct on the mailing label?

**If not please notify the Area Agency on Aging so your
name and address can be updated!**

Thanks!