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## FACT SHEET

September 29, 2021

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### **Medicare Open Enrollment in Kentucky, 2022**

The Centers for Medicare & Medicaid Services (CMS) offers seniors and people with disabilities several insurance options, including Original Medicare, Medicare Advantage, and Part D Prescription Drug Plans. The costs and covered benefits of different plan options can change from year to year, so people with Medicare should review their coverage choices annually and decide on the option that best meets their health needs.

Nationally, the average 2022 premiums for Medicare Advantage plans – private health plans that cover all Medicare benefits and may provide additional benefits – are expected to decrease more than 10 percent from 2021, while plan choice and benefits continue to increase.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans, discover extra benefits, and possibly save money. Information on these resources is below.

In Kentucky, 948,420 individuals are enrolled in Medicare.

#### **In Kentucky in 2022:**

##### **Medicare Advantage:**

- The average monthly Medicare Advantage premium changed from \$16.72 in 2021 to \$14.02 in 2022. This represents a -16.16 percent change in average premium.
- 98 Medicare Advantage plans are available in 2022, compared to 98 plans in 2021. This represents a 0.00 percent change in plan options.
- 100 percent of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100 percent of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 37 plans will offer Medicare Advantage enrollees eliminated Part D cost-sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for certain underserved and/or chronically ill enrollees.
- In addition, through the VBID Model’s Hospice Benefit Component, 2 plans will offer the Medicare hospice benefit through their plan.

### **Medicare Part D:**

- 23 stand-alone Medicare prescription drug plans are available in 2022. All individuals with Medicare have access to a Medicare prescription drug plan.
- 8 stand-alone Medicare prescription drug plans and 28 Medicare Advantage plans with prescription drug coverage will offer lower out-of-pocket insulin costs through the Part D Senior Savings Model.
- 100 percent of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2021.
- 33 percent of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$6.80 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2022 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2021, to December 7, 2021. People with Medicare should take the opportunity to review their health care needs for the upcoming year and determine if they would benefit by changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2022.

#### *September 2021*

- The “2022 Medicare & You” Handbook is sent to every person with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2022.

#### *October 2021*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2021.
- Individuals should watch their mail for notices from Medicare with information about changes in 2022.
- Medicare health and drug plan 2022 Star Ratings will be available on Medicare.gov on or around October 7, 2021.
- Medicare Open Enrollment **begins October 15, 2021**.

#### *December 2021*

- Medicare Open Enrollment **ends December 7, 2021**.

#### *January 2022*

- Medicare health and drug plan coverage for 2022 **begins January 1, 2022.**

### **2022 Medicare Open Enrollment Resources**

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. CMS will update the Medicare Plan Finder with the 2022 Medicare health and prescription drug plan information on October 1, 2021. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Original Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on food, housing or transportation. Seniors interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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