



November/December 2012

Open Enrollment ends December 7

Remember, you have until December 7 to make sure your health and drug coverage still meets your needs. If you're happy with your current coverage, you don't need to do anything. But make sure you understand any changes to your plan's costs or benefits for 2013. Now's the time to [check out your options](#). Watch our short [video](#) to learn more about Medicare Open Enrollment.

By December 7, choose a plan that works for you, and enroll if you're changing plans. For more information and help making choices, visit www.medicare.gov, [contact your local SHIP](#), or call 1-800-MEDICARE.

Medicare costs for 2013

As you and your loved ones sit down to consider your options for 2013, the Medicare [premiums and deductibles](#) are an important piece of the puzzle.

If you pay a premium for Part A (most people don't), your premium will be \$441 each month in 2013, down from \$451 in 2012. The Part B premium for most people will be \$104.90 per month, and the Part B deductible will be \$147 per year. While this is a slight increase from last year, the Part B deductible is still \$15 below what it was in 2011.

Learn more about all of the [Medicare costs for 2013](#), including information about Part B and Part D (Medicare prescription drug coverage) premiums for consumers with income above certain amounts.

Are you a smoker? Now's a great time to quit.

Have you tried to quit smoking, but failed in the past? Do you have a loved one who needs a little extra support to quit? Check out the new online resources from the Department of Health and Human Services at BeTobaccoFree.gov.

Quitting is hard, but [Medicare can help](#). Watch our short [video](#) about Medicare's smoking cessation counseling sessions, and talk to your doctor about strategies to help you quit. Take the first step toward a healthier life – make a plan to quit today!

Medicare covers hospice & comfort care

Do you care for someone who's terminally ill? It can be hard taking care of everyday activities while trying to care for someone who's sick. You don't have to do it alone – Medicare can help.

[Medicare covers hospice care](#) for people who are terminally ill so your loved one can get the care and support they need. This can include doctor and nursing services, counseling, medical supplies, pain medications, and other services. And, most importantly, hospice can provide much-needed comfort for you and your loved one while at home.

Remember, you're not alone – Medicare is here to help. Watch our short [video](#) to learn more about Medicare's hospice coverage.

Living with diabetes? Medicare has you covered

Diabetes affects millions of people – are you one of them? November is American Diabetes Month and now is a perfect time to find out about the [supplies](#) and [self-management training](#) that Medicare covers to help you manage your diabetes. Many people with diabetes don't know that they have it – and [Medicare covers screening tests](#) so you can find out if you do. Watch our short [video](#) to learn more about Medicare's coverage of diabetes tests and services.

Take control of your health – talk to your doctor today about the diabetes screening tests, supplies and training you may need to help you stay healthy and avoid serious complications.

Medicare resources for you & your loved ones

Are you one of the 66 million Americans who care for a loved one with a chronic illness, disability, or frailties that come naturally with old age? Nobody is in a better position than family caregivers to help loved ones manage their health and health care, like medicines, treatments, diets, and exercise. Only you know what's most important to you and your loved one – that's why we want to be sure you have all the information you need to make the best decisions.

November is National Family Caregiver's Month, and Medicare has [information and resources](#) to help you and your loved one. Our resources include tip sheets, videos, and practical information for caregivers, like tips on what Medicare covers, planning for the future, and taking care of yourself.

For even more information, check out the Administration on Aging's [Eldercare Locator](#) and the [National Family Caregivers Association](#).

Don't forget your flu shot

Winter is almost here. Don't forget to protect yourself and your loved ones by getting your annual flu shot. [Medicare covers the flu shot](#) once per flu season, and you pay nothing for the shot. Talk to your doctor about getting this shot to keep you healthy this winter.

Help managing your loved one's medicines

Does your loved one take many different medicines? Are you ever confused about what each medicine is for or when each medicine should be taken? Managing many different medications can be confusing and overwhelming. Moving from one care setting to another, like from home to the hospital, can make things even more confusing.

Medicare has a [series of short videos](#) made specifically for caregivers to help you manage your loved one's medications. Each video offers tips and information on a specific topic, like how to be sure your loved one is taking the right medicines, how medicines are given in nursing homes and other institutions, how to find other resources on the web, and how to find a Part D plan.



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