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**Medicare & You 2011:  
The Official Resource**

By now, your copy of  
*Medicare & You 2011*  
should have come  
in the mail.

**Most people will continue to pay the same \$96.40 or \$110.50 premium amount in 2011. Visit [www.medicare.gov](http://www.medicare.gov) to see all Medicare premiums and coinsurance rates for 2011.**



## Open Enrollment Is NOW!

Remember, you have until December 31 to make changes to your Medicare health or drug plan. While you always have your guaranteed benefits, there are other choices to think about to make sure your coverage still meets your needs. It's worth looking into!

Learn more about the new benefits and compare plans at [www.medicare.gov](http://www.medicare.gov), or read your "Medicare & You" 2011 handbook.



## Financial Help for Caregivers

There are several programs that can help you save money on Medicare premiums, drugs, or basic living expenses. Make sure you explore these options:

**Only want one copy?**

Call 1-800-MEDICARE  
(1-800-633-4227) and  
say "Agent." If you get  
RRB benefits, call  
1-877-772-5772.

Visit  
[www.medicare.gov/caregivers](http://www.medicare.gov/caregivers)  
for the latest news and  
broadcasts.

Not a subscriber?  
**Sign up here.**

- Learn about **Medicare Savings Program (MSPs)**
- Apply for **Extra Help** with Medicare drug coverage
- Look at **State Pharmaceutical Assistance Programs**
- Explore **national and local charitable programs** with Benefits Check Up, created by the National Council on the Aging (NCOA)
- Visit **GovBenefits.gov** to learn about government assistance programs
- Apply for **Medicaid**

Learn more about all these programs at [www.medicare.gov](http://www.medicare.gov).



## From Nursing Home Back to the Community

If your loved one lives in a nursing home, they may be able to get services and support to help them return to the community, thanks to the Americans With Disabilities Act and the Olmstead Supreme Court Decision. See the brochure "[Your Right to Get Information About Returning to the Community](#)" to learn more, or read about the [Community Living Initiative](#).



## November Is National Family Caregivers Month

Medicare and the Administration on Aging have put together "[Resources and Benefits for Caregivers](#)," a comprehensive resource list, including an [Eldercare Locator](#) and a [Handbook for Long-Distance Caregivers](#). The [National Family Caregivers Association](#) also has caregiving resources to help you.

BELIEVE in yourself... PROTECT your health... REACH OUT for help.



## National Diabetes Education Program

### National Diabetes Education Program

The National Diabetes Education Program (NDEP) has free information for people with diabetes,

people at risk for developing diabetes, and those who care for them. NDEP materials are available in English and Spanish, including "[The Power to Control Diabetes Is in Your Hands](#)" brochure, which explains how to check blood glucose levels, manage the ABCs of diabetes, and access Medicare benefits. For caregivers, "[Tips for Helping a Person with Diabetes](#)" offers tips and resources.

For more information about controlling and preventing diabetes, contact NDEP at [ndep.nih.gov](http://ndep.nih.gov) or call 1-888-693-NDEP (6337).

**Tell us what YOU care about!**  
**Email [caregiver\\_comments@cms.hhs.gov](mailto:caregiver_comments@cms.hhs.gov)**

