

**The Scoop on Seniors' Health Insurance:
Solving the Medicare Puzzle**
by Carol Greenman

Confused about your health coverage options? Medicare A, B, C and D—what's the difference? Do you need Supplemental Insurance? Do you qualify for an Affordable Care Act (ACA) plan? You can find answers to these questions, and more, from the Council on Aging of Buncombe County (COA), which provides no-charge, nonprofit services and solutions for all Buncombe County residents.

COA offers individual counseling on all of the different parts and plans of Medicare, as well as information and enrollment assistance for ACA plans. A call can schedule you for a one-on-one appointment with a counselor to discuss your different Medicare options as they apply to your specific needs, spanning the range of health and cost issues.

The Benefits Enrollment Center, in partnership with the National COA, provides assistance helping those with lower incomes to enroll in programs that help pay for their medical, drug, food, and energy expenses. The programs include Medicaid, Supplemental Nutrition Assistance Program (SNAP), and home energy assistance. This COA program has provided over \$2 million in benefits to Buncombe County residents over the past year and a half.

Where appropriate, ACA Navigators assist people with their ACA decisions. The ACA open enrollment period is between November 1 and December 15. Navigators will be advising and enrolling residents between those dates.

Between October 1 and December 15, COA is offering classes on Medicare on seven dates, at locations in Asheville, Candler and Hendersonville. COA recommends signing up for a class as early as possible. Dates, locations and times are available at www.coabc.org/medicare.

COA has recently been awarded a Certificate of Recognition for outstanding achievements and services by the North Carolina Department of Insurance. Functioning within the purview of the Seniors' Health Insurance Information Program (SHIIP), COA is an all-year multifaceted information and service provider for seniors.

COA's ongoing relationship with OLLI includes one single-class course on Medicare services per quarter. Next quarter's schedule will be available toward the end of our current term. More information is available at www.coabc.org.

Medicare's Open Enrollment dates are between October 15 and December 7. During this period you can initiate, review and change your coverage plans. COA suggests calling 828-277-8288 as early as possible for an appointment with a counselor between those dates.

This information was provided by Bruce Birdsall, Director of Insurance Services at COA; he was previously a COA SHIIP counselor.

