THE DEAL

The biggest reason people aren't enrolling in Medicare Part D for prescription drug coverage is that they're confused, say the trained advisers who can walk anyone through the process. "There are so many plans to choose from, making a choice is very complex," said Montgomery County ombudsman Diane Welborne. Fortunately, people and Web sites are here to help.

ONE-ON-ONE ADVICE

Montgomery County's Senior Services Network funded four agencies to help enroll people in Part D, requiring that they give one-on-one help and not just hand out brochures. Call any of them for appointments:

* Montgomery County Ombudsman: (937) 223-4613
* Unified Health Solutions: (937) 220-6600
* Wellness Connection: (937) 223-4117
* Family Service Association: (937) 222-9481 "We don't recommend one plan over another," said Sabrina Berry, a Wellness Connection counselor. "We see exactly what your situation is, plug it into the Medicare Web site and compare three plans, sometimes six. We go over each plan with them, the pluses and minuses, and if I can't answer a question, I call the company right there."

The Ohio Department of Insurance's trained volunteers are throughout the state in the Ohio Senior Health Insurance Information Program (OSHIIP). Call (800) 686-1578. Medicare provides one-on-one assistance at all hours at (800) MEDICARE (633-4227).

ONLINE RESOURCES

At Unified Health Solutions, counselors say the first thing people often ask is, "You're not with an insurance company, are you?" They want impartial information. More good information from consumer advocates is available at these Web sites, the first two of which are also collecting feedback from Medicare recipients.

* Medicare Rights Center: www.medicarrights.org
* Consumers Union, which publishes Consumer Reports: www.consumersunion.org/issues/medicaredrugs.html
* Kaiser Family Foundation: www.kff.org/medicare/ 7067/index.cfm
* Center for Medicare Advocacy: www.medicare advocacy.org/

MORE INFORMATION THIS WEEK

Tuesday: What to consider before enrolling.
Wednesday: Low income lowers the cost.

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