

# INSIDE ONE

## Medicare Open Enrollment



**Live Well, Age Wisely**  
Laura Thomas  
Columnist

Medicare Open Enrollment, the annual period when people with Part D or Advantage plans review their coverage to see how it will look next year and compare it to other options, is just around the corner (Oct 15 – Dec 7.) In preparation, I'd like to share some details about Part D coverage and answer some questions that come up often.

One reason that people hesitate to make a change in their coverage for the upcoming year is because "what if I am prescribed a new medication that the plan doesn't cover?" Each Part D plan has a formulary – a list of brand name and generic drugs which are covered by the plan. One safeguard for the beneficiary (the person with Part D coverage) is that each plan's formulary must cover at least two drugs per medication class or category. So even if the plan doesn't cover your specific medication, it's likely that it will cover a similar one.

What if the medication you have been prescribed isn't on the formulary and you and your prescriber believe that none of the options that are will work for you? Then your prescriber can request a

formulary exception from the plan which includes a statement explaining the medical reason for the request. This option gives peace of mind that you'll likely be able to get any new medications that you may need from the new plan.

Each year Medicare gives every Part D plan a star rating on a one-to-five-star scale. Stars are assigned based on user satisfaction surveys and plan coverage among other data points and a five-star rating is considered excellent. The star ratings are useful during the Open Enrollment period when beneficiaries are considering new plans as they make it possible to compare quality and performance in addition to the premiums and co-pays.

As an incentive for plans to give their consumers good service, Medicare allows five-star plans the ability to enroll beneficiaries throughout the year, not just during specific periods. This means that if you have a Part D plan, you can change your enrollment to a five-star plan one time in the calendar year. While it is nice to know that I could make a plan change in the middle of the year if I'm not pleased with my current coverage, it's not guaranteed. For example, in 2021, there were no five-star Part D plan op-

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## United Methodist Church of Montevideo celebrates 150 years



Former Montevideo United Methodist Church Pastor Bob Ford gave the Children's sermon at the 150th Celebration. MINNESOTA

## Driver

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Kramer said.

The semi-truck driver, still dressed in jeans and work boots tried to rescue the woman, but was unsuccessful in his attempts and needed assistance, while another nearby bystander who didn't know how to swim called 911.

Kramer, without hesitating, took off his shoes, emptied his pockets of anything inside, and entered the water to assist the semi-truck driver. Kramer assisted the semi-truck driver by taking the woman from his arms and swimming her back to land. The semi-truck driver who had made it back to land after handing the woman over to Kramer was then able to help Kramer and the woman out of the water.

Chad Bemmels, a family member of the woman driving the car says, "He did something selfless for a stranger that gave them a second chance to have a good life and share that with their family."

Yellow Medicine County Sheriff Bill Flatten was a responding officer on the scene of the accident. He praised the efforts of the semi-truck driver and Kramer, saying, "Those guys did a fantastic job. I'm proud that they were able to just do that without thinking about it. They saw the problem, jumped in, helped get her out of the water so that she could get whatever medical assistance she needed."

After the rescue, Kramer contacted his girlfriend who then brought him a dry uniform so that he could continue his UPS shift for the day. Dustin Kramer is a Granite Falls resident who has worked for UPS for a little over a year.



The Children's sermon with a lesson on sharing prompted the children in the crowd to share with those around them. MINNESOTA



Gifts were handed out to the members of Montevideo United Methodist to commemorate the 150th anniversary celebration. MINNESOTA

### Jessica Stölen-Jacobson

Montevideo American News  
USA TODAY NETWORK

The United Methodist Church of Montevideo celebrated its 150th anniversary on Sunday with an outdoor service that included four former Pastors of the church. Current Pastor Sam Kautz gave the opening prayer, Pastor Gordon Richards family shared recollections, former Pastor Paul Wolverton led the call into Further Worship, former Pastor Bob Ford gave the Children's sermon and shared recollec-

tions, and Reverend Dr. Fred Vanderwerf, the Southern Prairie District Superintendent, shared thoughts. Recollections from members who have moved away were also shared during the ceremony. Afterward, a catered meal for RSVP'ing members was held inside of the church and there was time allowed afterward for socializing with the former Pastors. Special gifts were created to be handed out to those members in attendance to commemorate the event. Additionally, an updated history booklet on the church's 150 years was available for purchase.

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ON

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7:00PM

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