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November Is National Family Caregivers Month

Visit medicare.gov/caregivers for the latest news and broadcasts.

Open Enrollment Ends December 7

Remember: [Medicare Open Enrollment](#) ends earlier this year. 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 upcoming changes to your plan's costs or benefits.

If you want to change plans, or if you need help choosing the right plan, visit www.medicare.gov and get personalized information about plans in your area.



Medicare Costs for 2012

Medicare [2012 premiums and deductibles](#) are well below increases in previous years, AND below current inflation.

If you pay a premium for Part A, you'll pay up to \$451 each month in 2012. The Part B premium will be \$99.90, and the Part B deductible will decrease to \$140 per year.

See [all Medicare 2012 premiums and deductibles](#), including information about the income-related monthly adjustment amounts for Medicare prescription drug coverage, at www.medicare.gov.

Medicare Covers Alcohol & Depression Screening

Concerned that your loved one may be drinking too much, or worried about depression? Medicare now covers screening for [alcohol misuse](#) and [depression](#) - at no charge to you, as long as your provider accepts Medicare.

People who screen positive for [alcohol misuse](#) can get up to 4 face-to-face counseling sessions a year.

[Screening for depression](#) is covered once every year, in settings that offer follow-up treatment and referrals for other care your loved one may need.





10 Questions to Ask at Medical Appointments

Asking the right questions during your medical appointments can improve your care. Talking with your doctor builds trust and leads to better results, quality, safety, and satisfaction.

Your health depends on good communication. Learn the [top 10 questions you should ask at every doctor's appointment](#), and get tips for what to do before, during and after your medical appointments from the Agency for Healthcare Research & Quality at www.ahrq.gov.

Be 1 in a Million Hearts

Heart disease and stroke account for 1 in 3 deaths in America. The [Centers for Disease Control \(CDC\)](#) has pledged to prevent 1 million heart attacks and strokes in the next 5 years.



Sign the Million Hearts pledge and make a commitment to:

- Understand the risks: [Heart Attack Risk calculator](#)
- Get active - exercise several days a week
- Know your ABCs (aspirin, blood pressure control, cholesterol control & smoking cessation)
- Stay strong with a heart-healthy diet
- Take control by following your doctor's instructions

A Million Hearts starts with you. Get more information about steps you can take to help prevent heart attacks and strokes at millionhearts.hhs.gov.

5 Ways to Stop Fraud

Health care fraud drives up costs for everyone. Here are 5 ways you can guard your benefits and protect yourself from fraud:

1. Review your Medicare claims summaries. Make sure you got each service, and all the details are correct.
2. Never share your Medicare Number, except with your doctors.
3. Never let anyone else use your Medicare card.
4. Tell your friends and neighbors to guard their Medicare and Social Security numbers.
5. Report suspected fraud: call 1-800-MEDICARE (1-800-633-4227)

Learn more about ways to protect against health care fraud at www.stopmedicarefraud.gov.

**Tell us what YOU care about.
Email caregiver_comments@cms.hhs.gov.**

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