

NURSING HOME RESIDENTS FACE EVEN GREATER BARRIERS TO VOTING AMID CORONAVIRUS PANDEMIC

The coronavirus pandemic has forced nursing homes to place a number of restrictions on their residents. These constraints are having the unintended consequence of making it more difficult for nursing home residents to vote. [Hundreds of thousands](#) of nursing home and assisted living community residents could be disenfranchised.



Older Americans are some of the most reliable voters, but nursing home residents face challenges to voting even in normal times, and they are encountering even greater barriers this election season. In response to the coronavirus pandemic, nursing homes



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have locked down, prohibiting family and friends from visiting residents and residents from leaving the facilities.

This means residents may not be able to leave to vote and also will not be able to have help from family members or organizations in obtaining and filling out mail-in ballots.

In past years, nursing homes and assisted living facilities often acted as polling places, but many of those are being moved due to the pandemic. In addition, nonpartisan organizations have historically been able to enter nursing homes to assist residents with their ballots, but it is unclear whether this will be allowed this year. North Carolina and Louisiana specifically prohibit nursing home staff from assisting residents with their ballots, but even in states that don't explicitly prohibit it, overworked staff may not have the time to help residents.





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While federal law requires nursing homes to protect their residents' rights, including the right to vote, it is "a really open question to what extent people in long-term care institutions are going to be able to participate in our election in November," says [Nina Kohn](#), a law professor at Syracuse University who has studied facility residents' voting-rights issues. [Kohn warns](#) that "we should be clear that there is tremendous reason to be concerned that nursing home residents will be . . . systematically disenfranchised in this election." For more information about this issue, [click here](#), [here](#), and [here](#).



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MEDICARE OPEN ENROLLMENT STARTS OCTOBER 15: IS IT TIME TO CHANGE PLANS?

If Medicare's Open Enrollment Period, during which you can freely enroll in or switch plans, runs from October 15 to December 7. Now is the time to start shopping around to see whether your current choices are still the best ones for you.



During this period you may enroll in a Medicare Part D (prescription drug) plan or, if you currently have a plan, you may change plans. In addition, during the seven-week period you can return to traditional Medicare (Parts A and B) from a Medicare Advantage (Part C, managed care) plan, enroll in a Medicare Advantage plan, or change Advantage plans.



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Beneficiaries can go to <http://www.medicare.gov> or call 1-800-MEDICARE (1-800-633-4227) to make changes in their Medicare prescription drug and health plan coverage.

According to the [New York Times](#), few Medicare beneficiaries take advantage of Open Enrollment, but of those who do, nearly half cut their premiums by at least 5 percent. Even beneficiaries who have been satisfied with their plans in 2020 should review their choices for 2021, as both premiums and plan coverage can fluctuate from year to year. Are the doctors you use still part of your Medicare Advantage plan's provider network? Have any of the prescriptions you take been dropped from your prescription plan's list of covered drugs (the "formulary")? Could you save money with the same coverage by switching to a different plan?

For answers to questions like these, carefully look over the plan's "Annual Notice of Change" letter to you. Prescription drug plans can change their premiums, deductibles, the list of drugs they cover, and their plan rules for covered drugs, exceptions, and



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appeals. Medicare Advantage plans can change their benefit packages, as well as their provider networks.

Remember that fraud perpetrators will inevitably use the Open Enrollment Period to try to gain access to individuals' personal financial information. Medicare beneficiaries should never give their personal information out to anyone making unsolicited phone calls selling Medicare-related products or services or showing up on their doorstep uninvited. If you think you've been a victim of fraud or identity theft, contact Medicare.

Here are more resources for navigating the Open Enrollment Period:

Medicare Plan Finder, which helps you find a plan to match your needs:

www.medicare.gov/find-a-plan

Medicare coverage options: <https://www.medicare.gov/medicarecoverageoptions/>



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The 2020 Medicare & You handbook, which all Medicare beneficiaries should have received. The handbook can also be downloaded online at: [medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats](https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats)

The Medicare Rights Center: <http://www.medicareinteractive.org>

Your State Health Insurance Assistance Program, which offers independent counseling: <https://www.shiptacenter.org>



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