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NINA MOINI: It's our top story. One third of Minnesota seniors will be looking for new health care plans this week. That amounts to 390,000 people who are losing Medicare Advantage coverage. Medicare Advantage is essentially an alternative to Medicare offered by private insurers. Healthpartners, Humana, UnitedHealthcare, and Blue Cross, Blue Shield are among the insurers that are discontinuing or restructuring their Medicare Advantage plans. Minnesota Board on Aging chair, Maureen Schneider, joins me now to talk about how it's impacting seniors ahead of open enrollment, which starts already on Thursday. Thanks so much for your time, Maureen.

MAUREEN SCHNEIDER: Yes, good morning, Nina, happy to talk with you today.

NINA MOINI: Thank you for being here. Yeah, thank you. This is so important, impacting so many people. How does Medicare Advantage differ from Medicare? I talked a little bit about it off the top there. But would you tell us a little bit about why people choose Medicare Advantage, why someone would?

MAUREEN SCHNEIDER: Well, Medicare Advantage allows for some additional services that may not be included in original Medicare. Some examples of that can be coverage for vision, perhaps, sometimes for hearing audiology tests. It also allows you to see in-network providers. And it also allows, sometimes-- and plans do vary, Nina-- but sometimes it also includes some dental services. And so it covers more than just standard, original Medicare.

And then I think the big thing for many, many older Minnesotans is the prescription drug, the Part D plan. Because when folks begin to fear losing their Medicare Advantage, or their Part D plan, that can lead to some real issues, particularly for our older Minnesotans, who may have several chronic conditions going on. And they may be taking and using quite a bit of prescription drugs. So it can be a very large problem.

In fact, I have a statistic for you that I think you'll find interesting. In our 2025 open enrollment period for the entire year, the annual savings that were achieved with help from the Minnesota Aging Pathways was over \$13 million. And just in the enrollment period alone, there was almost \$7 million saved on prescription drug coverage. So that is a very large issue. And the Minnesota Aging Pathways Information and Assistance Line is here to help serve older Minnesotans or their families who have questions and maybe concerns, in some cases even fear and confusion, about what to do with this 2027 Medicare open enrollment.

NINA MOINI: What are the other options? Are there many insurers left with Medicare Advantage plans, Maureen?

MAUREEN SCHNEIDER: Well, I have some information on that, Nina. Some plans are totally leaving Minnesota. Some are leaving only certain Minnesota counties. And a few are transitioning people from one plan to a new one.

There is also something that is referred to as being crosswalked. And that is where a small number of enrollees are losing their coverage, and they would be crosswalked or moved to another plan for 2027. This is when the company, the insurer, moves the beneficiary from their current plan to a new plan that they offer.

Now, it may sound great, but it could be problematic for many beneficiaries because the plan that they have been enrolled in does not meet their higher individual needs. Maybe it is more costly. It's unaffordable for them. As I said earlier, maybe the new plan does not cover their drugs. Or maybe their new plan may not have their providers in network, including the pharmacies that they prefer. So it may be a good option for some, but I am urging caution.

NINA MOINI: I think folks are wondering, for maybe a parent or for themselves, how do we know where folks are going to end up? Is this something that insurance companies should have informed people about?

MAUREEN SCHNEIDER: Yes, it is important. It's very important, particularly now in advance of this open enrollment period, which will begin in just two days--

NINA MOINI: Thursday, mm-hmm.

MAUREEN SCHNEIDER: It is so important that people who are on Medicare read all the mail that they're receiving from their current plan.

NINA MOINI: Read the mail.

MAUREEN SCHNEIDER: It's always been important, Nina, but it is especially important this year that they watch for information about whether their current plan is ending-- and if it is, for them to realize, there is not a need for panic. There's not a need for worry. But there is a need to take action.

And that's where this time during open enrollment comes in. It's from October 15 through December 7. And that is the time that's set aside to review plan options and find a plan that will work best for them in the coming year. And really, that is my main message today on behalf of the Minnesota Board on Aging, who is charged with ensuring that older Minnesotans and their families are effectively served. And so when I'm talking to you about these things, I am trying to be proactive, give people plenty of time so that their impact on a plan that may be leaving Minnesota will be lessened, and they will not have to spend all of this time between now and the time that open enrollment ends being concerned and worried and not knowing where to turn.

NINA MOINI: You don't want to be in the dark. You want to be proactive is what you're saying. And you're also saying, if there isn't someone to help walk folks through that, there are resources available for people. What about the future, Maureen?

The population is aging. Costs are rising. Federal assistance was kind of waned in some areas, which is what I understand led to some of these insurers pulling out. But things don't seem to be getting less expensive anytime soon or over time. How are you thinking about the future of taking care of our oldest Minnesotans?

MAUREEN SCHNEIDER: Well, in terms of the open enrollment period and Medicare and Medicare Advantage plans, the Minnesota Aging Pathways, which, as I said, is the information and assistance line, a direct service of the Minnesota Board on Aging-- and so we saw a little bit of this in last year's Medicare open enrollment period. And that was because there was one insurer who left the Minnesota marketplace. And so it already had created some concerns for older Minnesotans.

And just to give you an example, in 2024, our calls were a little over 30,000 for the open enrollment period. And last year, in 2025, they skyrocketed to over 54,000. And we had the highest call volume days in the history of the Minnesota Aging Pathways line. I told you a little bit about the prescription cost savings. It was a very, very busy year for our Minnesota Aging Pathways specialists who work with the folks who call in.

But we also learned a lesson about it. And that was that we wanted to be even more prepared for this year's open enrollment than we were for last year. And I say that to let your listeners know that we have anticipated this increased call volume due to the questions about Medicare. And we encourage people to call the Minnesota Aging Pathways as early as they can so that we can be sure that we meet their needs.

Sometimes, Nina, the calls can be quite lengthy. And that is because an older Minnesotan who's calling and has multiple prescription drugs and different formularies, drugs that are in different tiers, for example, those calls can take longer because our staff operators spend the time to go through every portion of the caller's questions so that, when they leave, they are feeling a certain that they are covered and that they've made the right decisions. There is also other help with Medicare that's available.

NINA MOINI: Right. People need to stay vigilant. And we're going to make sure that we're able to put a lot of resources, too, up on our website, nprnews.org, when we get the story up. Also, Minnesota Board on Aging-- Aging Pathways is what you mentioned and just for everyone to check on their people and make sure they have a plan.

Maureen, thank you so much for your time. We hope that you'll come back as this kind of process is unfolding, and let us how things are going, OK?

MAUREEN SCHNEIDER: Yes. Thank you for the invitation. And when I come back, Nina, I will perhaps have some statistics so that your listeners can hear how our volumes are going and how things are proceeding.

NINA MOINI: Thank you so much, Maureen. Maureen Schneider is the chair of the Minnesota Board on Aging.