



Have you done your

Yearly Medicare Plan Review?

Medicare Open Enrollment

It's Earlier Now

October 15–December 7



EACH YEAR, THERE ARE NEW HEALTH PLAN AND PRESCRIPTION DRUG COVERAGE CHOICES.

You should review your current health and prescription drug coverage each fall.

There's never been a better time to check out Medicare coverage. There are new benefits available including lower prescription costs, wellness visits, and preventive care.

IS YOUR PLAN STILL A GOOD PLAN FOR YOU?

Medicare can show you plans in your area that may

- ✓ Cost less
- ✓ Cover your drugs
- ✓ Let you go to the providers you want, like your doctor or pharmacy

You can also get

- ✓ An estimate of your out-of-pocket costs
- ✓ Quality and customer service ratings from current plan members



"Medicare helped me save money. I found a plan that costs less and covers all of my drugs."

Decide which plan will meet your needs for next year. If you want to change plans, call the plan you want to join. Medicare can also help you enroll—online, in person, at an event in your community, or on the phone.

Remember, during Open Enrollment, you can decide to stay in Original Medicare or join a Medicare Advantage Plan (like an HMO or PPO). If you're already in a Medicare Advantage Plan, you can use Open Enrollment to switch back to Original Medicare.

FOUR WAYS TO GET THE HELP YOU NEED

1. Visit www.medicare.gov/find-a-plan to use the Medicare Plan Finder.
2. Look at your most recent “Medicare & You” handbook to see a listing of plans in your area. You should also review any information you get from your current plan, including the Annual Notice of Change letter.
3. Call 1-800-MEDICARE (1-800-633-4227), and say “Agent.” Help is available 24 hours a day, including weekends. If you need help in a language other than English or Spanish, let the customer service representative know the language. TTY users should call 1-877-486-2048.
4. Get free personalized health insurance counseling by calling your State Health Insurance Assistance Program (SHIP). To get the phone number for the SHIP in your state, visit www.medicare.gov/contacts, or call 1-800-MEDICARE.



REMEMBER, MEDICARE PLANS CAN CHANGE EACH YEAR

IMPORTANT MEDICARE DATES

September & October—Review and Compare

Review: Your plan may change. Review any notices from your plan about changes for next year.

Compare: In October, use Medicare's tools to find a plan that meets your needs.

October 15—Open Enrollment Begins...It's earlier now!

This is the one time of year when ALL people with Medicare can make changes to their health and prescription drug plans for the next year.

Decide: October 15 is the first day you can change your Medicare coverage for next year.

December 7—Open Enrollment Ends

In most cases, December 7 is the last day you can change your Medicare coverage for next year. The plan has to get your enrollment request (application) by December 7.

January 1—Coverage Begins

Your new coverage begins if you switched to a new plan. If you stay with the same plan, any changes to coverage, benefits, or costs for the new year will begin on January 1.

Making changes to your coverage after January 1

Between January 1–February 14, if you're in a Medicare Advantage Plan (like an HMO or PPO), you can leave your plan and switch to Original Medicare. If you switch to Original Medicare during this period, you will have until February 14 to also join a Medicare Prescription Drug Plan to add drug coverage. Your coverage will begin the first day of the month after the plan gets your enrollment form.

www.medicare.gov

1-800-MEDICARE

(1-800-633-4227)

TTY 1-877-486-2048

**DO YOU NEED EXTRA HELP PAYING
FOR MEDICARE PRESCRIPTION DRUG
COVERAGE?**

If you have limited income and resources, you may qualify for “Extra Help” to pay your prescription drug costs. Visit www.socialsecurity.gov/i1020 to apply online. Or, call Social Security at 1-800-772-1213 and ask for form SSA-i1020. TTY users should call 1-800-325-0778.

CENTERS FOR MEDICARE & MEDICAID SERVICES