



6 Things to Know about Medicare Fall Open Enrollment

(http://www.medicareinteractive.org/page2.php?topic=counselor&page=script&script_id=1727)

Fall Open Enrollment is the time of year when you can change your Medicare coverage. You can do this by joining a new Medicare Advantage plan or by joining a new stand-alone prescription drug plan (PDP). You can also return to Original Medicare with or without a stand-alone Part D plan from a Medicare Advantage plan during this time. Listed below are six things to keep in mind while you are deciding on your Medicare coverage.

1. Fall Open Enrollment occurs from October 15 to December 7 of every year. Learn more about Fall Open Enrollment choices [here](#).

- If you enroll in a plan during Fall Open Enrollment, your coverage starts January 1.
- In most cases, Fall Open Enrollment is the only time you can pick a new Medicare Advantage or Medicare Part D plan.
- If you have Medicare Advantage, you can also switch to Original Medicare. To get Medicare drug coverage, you must join a stand-alone Part D plan at this time. A Medigap policy helps pay Original Medicare costs, but you may be limited in your ability to buy a Medigap during the Fall Open Enrollment period, depending on where you live. For more information about purchasing a Medigap please click [here](#).

2. Review your Current Medicare Health and Drug Coverage.

- If you have Original Medicare, take a look at next year's Medicare & You handbook to know your Medicare costs and benefits for the upcoming year. If you are unsatisfied with your Original Medicare coverage, you can make changes to your coverage during Fall Open Enrollment. Changes made to your coverage will take effect January 1 of the next year.
- If you have a Medicare Advantage plan or a stand-alone Part D plan, you should receive an [Annual Notice of Change \(ANOC\)](#) and/or [Evidence of Coverage \(EOC\)](#) from your plan. Review these notices for any changes in the plan's costs, benefits and rules for the upcoming year. If you are dissatisfied with any changes, you can make changes to your coverage during Fall Open Enrollment. Changes made to your coverage will take effect January 1 of the next year.
- Even if you are satisfied with your current Medicare coverage, take action and look at other Medicare options in your area that may better suit your individual needs in the upcoming year. For example, even if you are satisfied with your current Medicare Advantage or Part D plan, you should check to see if there is another plan in your area that will offer you better health and/or drug coverage at a more affordable price. Research shows that people with Medicare prescription drug coverage (Part D) could lower their costs by shopping among plans each year. For example, another Part D plan in your area may cover the drugs you take with fewer restrictions and charge you less.

3. Help is out there.

- If you want to join a [stand-alone prescription drug plan \(PDP\)](#) , use the [Plan Finder](#) tool on [Medicare.gov](#). The [Plan Finder](#) tool compares plans based on the drugs you need, the pharmacy you go to and your drug costs.
- If you want to join a [Medicare Advantage plan](#), call 800-Medicare to find out what plans are in your area. When you receive the list of plans, check the plan websites to see which best fits your needs.
- After you have researched a plan online, call the plan itself to confirm what you learned. Make sure the plan includes your doctors and hospitals in its network. Confirm that the plan covers all your drugs, and that your pharmacies are in the preferred network. Write down everything about that conversation. In your notes, record the date of the conversation, whom you spoke with, and the outcome of the call. This information may help protect you in case a plan representative gives you misinformation.
- Call or visit the website of your [State Health Insurance Assistance Program](#) or SHIP. Your state SHIP can help you to understand all of your Medicare coverage options.

4. The best way to enroll in a new plan is to call 800-MEDICARE.

- Enrolling in a new plan through Medicare is the best way to help protect you if there are problems with enrollment. Write down everything about the conversation when you enroll through Medicare. In your notes, record the date of the conversation, whom you spoke with, and any information you were given during the call.
- Before you enroll with Medicare, confirm all of the details about your new plan with the plan itself.

5. If you are dissatisfied with your Medicare Advantage plan, you can disenroll from that plan and join Original Medicare during the Medicare Advantage Disenrollment Period (MADP).

- The [MADP](#) is every year from January 1 to February 14.

6. Understand the difference between the Fall Open Enrollment Period and Open Enrollment for the Health Insurance Marketplaces.

- The Health Insurance Marketplaces (also known as Exchanges) will hold open enrollment for uninsured or underinsured Americans. The Marketplaces are not meant for people with Medicare. People with Medicare should not use this open enrollment period to purchase or change their health care.
- People with Medicare should continue to use the Fall Open Enrollment Period to review and make changes to their health coverage.

