

6 Things to Keep In Mind While Deciding on Your Medicare Coverage

1. Fall Open Enrollment is from October 15 to December 7 of every year

- 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.

2. Review your Current Medicare Health and Drug Coverage.

- If you have a Medicare Advantage plan or a stand-alone Part D plan, you should receive an Annual Notice of Change and/or Evidence of Coverage from your plan. Review these notices for any changes in the plan's costs, benefits & rules for the upcoming year. If you are dissatisfied with any changes, you can make changes to your coverage during Fall Open Enrollment. Changes 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.

3. 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.

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6 Things to Keep In Mind While Deciding on Your Medicare Coverage (cntd.)

4. 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.

5. 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.

6. Help is out there!

Visit our website (www.allianceonaging.org) or call The Health Insurance Counseling & Advocacy Program at the Alliance on Aging for free assistance.

Health Insurance Counseling & Advocacy Program (HICAP) 800-434-0222



LOCAL HELP FOR PEOPLE WITH MEDICARE

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