

Medicare Minute Script – August 2017

Medicare's Open Enrollment Notices

You can make changes to your Medicare coverage each year during Medicare's Open Enrollment Period, which runs October 15 to December 7. Around September, you will start to receive notices with information about any changes to your coverage for the coming year. It is important to read and understand these notices so that you can decide if your coverage will continue to meet your needs or if you should change it.

Point 1: Know where to find general information about what Medicare covers.

If you are enrolled in Medicare, you should receive the 2018 *Medicare & You* handbook in the mail in September. If you do not receive the handbook, you can call 1-800-MEDICARE and request that a copy with information for your region be mailed to you. The printed copy of *Medicare & You* also includes a list of private Medicare health and drug plans available in your area. These plans must cover the same benefits listed in the handbook for Original Medicare, but their costs and coverage rules will vary. If you have Original Medicare, you can find out about Original Medicare benefits in the handbook. It is also available online at www.medicare.gov.

Point 2: Understand your Annual Notice of Change (ANOC) and Evidence of Coverage (EOC).

If you have a Part D prescription drug plan or a private Medicare health plan (known as a Medicare Advantage Plan), you should receive a notice called an Annual Notice of Change (ANOC) and an Evidence of Coverage (EOC). The Annual Notice of Change is typically mailed along with the plan's yearly Evidence of Coverage (EOC) Notice. A plan's EOC provides a more comprehensive explanation of its costs and coverage in the following year. Your plan should send you these notices by September 30. If you do not receive them contact your plan to request copies.

These notices list any changes for your plan in 2018. There are three things to look for: 1) changes in the plan's costs; 2) changes in the plan's provider network; or 3) changes in the plan's formulary, which is a list of drugs your plan covers.

- 1. Costs:** Find out what you can expect to pay for services in 2018. Deductibles, copayments, and drug costs can change each year. For example, even if your plan did not have had a deductible in 2017, it could in 2018.
- 2. Provider network:** Check to see if your doctors, hospitals, and other health care providers and pharmacies will still be in the plan's network for 2018. Plan networks can change each year. If you see an out-of-network provider, your plan may not cover any of the cost of your care.
- 3. Covered drugs.** Look through the plan's formulary. It can change from year to year, meaning a drug may not be covered in 2018 even if it was covered in 2017.

If you are unhappy with any of the changes to your plan, you may want to enroll in a different plan for 2018.

SHIP National Technical Assistance Center: 877-839-2675, www.shiptacenter.org | info@shiptacenter.org

SMP National Resource Center 877-808-2468 | www.smpresource.org | info@smpresource.org

© 2017 Medicare Rights Center | www.medicareinteractive.org | *The Medicare Rights Center is the author of portions of the content in these materials, but is not responsible for any content not authored by the Medicare Rights Center.*

Point 3: Learn if there are any problems with your current plan.

Plans leaving the Medicare program in the coming year send out a Plan Non-Renewal Notice in October to people enrolled in the plan. If you receive this notice, you should take action to make sure you are covered in 2018. You can choose to enroll in a new Part D prescription drug plan or Medicare Advantage Plan during Medicare’s Open Enrollment Period, which runs from October 15 through December 7 every year. If you receive a Plan Non-Renewal Notice, you can also enroll in a new plan up until the last day in February 2018; however, you will be disenrolled from your previous plan starting January 1. Therefore, if you do not pick a new plan by then, you will likely experience a gap in coverage until you enroll in a new plan.

Medicare also sends a Consistent Poor Performance Notice to people enrolled in a plan that has received a low rating for three or more years in a row. A low rating is three stars or fewer out of five. Plans are rated on their quality and performance. The notice encourages you to look at other plan options in your area.

Take action:

1. Review any notices you receive from Medicare or your plan. Make note of any changes that will affect you in 2018. Contact your State Health Insurance Assistance Program (SHIP) if you have any questions about these notices. SHIP counselors provide unbiased counseling to help you understand and assess your Medicare options.
2. If you are unhappy with plan changes, you can look for a new plan. You can change your plan during Medicare’s Open Enrollment and your new coverage starts on January 1, 2018.
3. Contact your Senior Medicare Patrol (SMP) if you suspect plan marketing violations or enrollment fraud. For example, contact your SMP if you receive a notice but are not sure if it is from your plan or not.

Local SHIP Contact Information	Local SMP Contact Information
<p>SHIP toll-free: SHIP email: SHIP website: To find a SHIP in another state: Call 877-839-2675 or visit www.shiptacenter.org.</p>	<p>SMP toll-free: SMP email: SMP website: To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org.</p>
<p><i>The production of this document was supported by Grant Numbers 90ST1001 and 90NP0003 from the Administration for Community Living (ACL). Its contents are solely the responsibility of the SHIP National Technical Assistance Center and Senior Medicare Patrol National Resource Center and do not necessarily represent the official views of ACL.</i></p>	