

## Medicare Minute Script – September 2017

### Medicare's Open Enrollment Period

Medicare's Open Enrollment Period is the time of year when you can make changes to your Medicare coverage. Open Enrollment runs from October 15 through December 7, and any changes you make will take effect on January 1, 2018.

#### **Point 1: Know the changes you can make during Medicare's Open Enrollment Period.**

During Open Enrollment, you can make changes to your Medicare coverage, including adding, dropping, or changing how you receive your Medicare benefits. The changes you can make include the following: 1) joining a new Medicare Advantage Plan; 2) joining a new-stand-alone Part D prescription drug plan to use with Original Medicare; 3) switching from Original Medicare to a Medicare Advantage Plan; and 4) switching from a Medicare Advantage Plan to Original Medicare, with or without a Part D plan. Before making a decision about your 2018 coverage, consider the Medicare health or drug plan options in your area. You may be able to receive better health or drug coverage at a more affordable price. You can make as many changes as you want during this period, but only your last coverage choice will take effect in January.

#### **Point 2: Review your current Medicare health and drug coverage**

Regardless of how you receive your Medicare coverage, you should consider:

- Your access to health care providers you want to see
- Your access to preferred pharmacies
- Your access to benefits, services, and prescription drugs you need
- The total costs for insurance premiums, deductibles, and cost-sharing amounts that you pay

If you have **Original Medicare**, look for benefits changes or possible increases to premiums, deductibles, and coinsurance charges. Your SHIP can inform you about changes for 2018. You can also visit [www.medicare.gov](http://www.medicare.gov) or read your 2018 *Medicare & You* handbook to learn about Original Medicare costs and benefits in 2018.

If you have a **Medicare Advantage Plan**, or a **stand-alone Part D plan**, read your plan's notices. These notices list any changes for your plan in 2018. One kind of notice is called the Annual Notice of Change and another important notice is called the Evidence of Coverage. Pay special attention to any changes in the following: a) the plan's costs; b) the plan's benefits and coverage rules; and c) the plan's formulary, which is a list of drugs your plan covers. Make sure that your drugs will still be covered next year and that your preferred providers and pharmacies are still in the plan's network. If you are unhappy with any of your plan's changes, you can change to a different plan. Even if you are satisfied with your current plan, research shows it can save you money review your options each year. There may be another plan in your area that will offer you the same or better coverage at a more affordable price. If you want assistance reviewing your options, contact SHIP for unbiased, individualized counseling.

SHIP National Technical Assistance Center: 877-839-2675, [www.shiptacenter.org](http://www.shiptacenter.org) | [info@shiptacenter.org](mailto:info@shiptacenter.org)

SMP National Resource Center 877-808-2468 | [www.smpresource.org](http://www.smpresource.org) | [info@smpresource.org](mailto:info@smpresource.org)

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**Point 3: Protect yourself from plan marketing violations and enrollment fraud.**

Medicare has rules about how plans can communicate with you during Open Enrollment. Plans are allowed to market themselves by sending you mail, but they are **not** allowed to call, email, or visit you in person without your permission. Before you enroll in a plan, make sure you understand what the plan offers and how enrolling would affect your Medicare coverage and your other health benefits, such as Medicaid or retiree coverage, and whether it covers your prescription. Agents and broker should not pressure you to join their plan or threaten you with time limits. You have the entire Open Enrollment Period to make your decision. If you feel an insurance agent or plan has behaved inappropriately, save all documents or recorded messages and report the activity to your local Senior Medicare Patrol (SMP).

**Take action:**

1. Review any notices you receive from Medicare or your plan. Decide if you want to change your coverage. Contact SHIP for assistance reviewing your choices. SHIP counselors provide unbiased counseling to help you understand and assess your options.
2. Even if you are happy with your coverage, explore possible options for health and drug plans. Costs change each year, and you may find a less expensive plan that works for you.
3. Contact your SMP if you suspect marketing violations or fraud.
4. Make sure you understand a plan’s benefits before you enroll.

Local SHIP Contact Information	Local SMP Contact Information
<p><b>SHIP toll-free:</b>  <b>SHIP email:</b>  <b>SHIP website:</b>  <b>To find a SHIP in another state:</b>            Call 877-839-2675 or            visit <a href="http://www.shiptacenter.org">www.shiptacenter.org</a>.</p>	<p><b>SMP toll-free:</b>  <b>SMP email:</b>  <b>SMP website:</b>  <b>To find an SMP in another state:</b>            Call 877-808-2468 or            visit <a href="http://www.smpresource.org">www.smpresource.org</a>.</p>
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