

Medicare Minute Script – September 2018

Medicare's Open Enrollment Period

Medicare's Open Enrollment is the time of year when you can make changes to your Medicare coverage. Medicare's Open Enrollment runs from October 15 through December 7, and any changes you make will take effect on January 1, 2019.

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

During Medicare's Open Enrollment, you can make changes to your health insurance coverage, including adding or dropping different types of Medicare coverage. The changes you can make include joining a new Medicare Advantage Plan or Part D prescription drug plan, switching from Original Medicare to a Medicare Advantage Plan, and switching from a Medicare Advantage Plan to Original Medicare. You can make as many changes as you want during this period, but only your last coverage choice will take effect in January.

Before making a decision about your 2019 coverage, consider the Medicare health and drug plan options in your area. You may be able to receive better health and/or drug coverage at a more affordable price. 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 offers health and/or drug coverage at a better price.

You should make any necessary changes to your Medicare coverage by December 7, 2018 in order for the changes to take effect January 1, 2019.

If, in 2019, you need to change your Medicare coverage, you may have the opportunity to make changes if you are enrolled in a Medicare Advantage Plan or have Extra Help. **Beginning in 2019, there will be these enrollment period changes:**

If you have a Medicare Advantage Plan, beginning in 2019, you will be able to change your coverage between January 1 and March 31. During this time, you can switch from one Medicare Advantage Plan to another, or switch from a Medicare Advantage Plan to Original Medicare, with or without a Part D prescription drug plan. If you are enrolled in Original Medicare, you will not be able to make changes during this time.

If you have Extra Help to pay for prescription drugs, beginning in 2019, you will no longer be able to change plans once per month. Instead, you will have a Special Enrollment Period to enroll in or switch Part D plans once per quarter in the first three quarters of the year. The quarters are January through March, April through June, and July through September. If you make a change, your new coverage will begin the first day of the month following the month when you enroll.

Point 2: Review your current Medicare health and drug coverage.

You receive a lot of mail during Medicare's Open Enrollment, so it is important to know which mailings include information about your current coverage. Regardless of how you receive your Medicare coverage, you should consider access to the health care providers and pharmacies you want to use, your access to benefits and services you need, and the total costs for insurance premiums, deductibles, and cost-sharing amounts.

If you have **Original Medicare**, visit www.medicare.gov or read the 2019 *Medicare & You* handbook to learn about Original Medicare benefits for 2019.

If you have a **Medicare Advantage Plan** or a **stand-alone Part D plan**, read your plan’s Annual Notice of Change and/or Evidence of Coverage. These notices list any changes for your plan in 2019. Pay special attention to any changes in: 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 providers and pharmacies are still in the plan’s network. If you are unhappy with any of your plan’s changes for 2019, you can switch to another plan. If you want assistance reviewing your options, contact your State Health Insurance Assistance Program for unbiased counseling.

Point 3: Protect yourself from marketing violations.

Plans are allowed to send you email, with an opt-out option, and/or direct mailings. However, plans are not allowed to call or visit you in person without your permission. Before you enroll in a plan, make sure you understand what the plan offers, how it affects your Medicare and other health benefits, such as Medicaid or retiree coverage, and whether it covers the drugs you need. Agents and brokers should not pressure you to join their plan. If you feel an insurance agent has committed a marketing violation, you should save all documented proof, such as an agent's business card or marketing materials, and report the activity to your Senior Medicare Patrol.

Take action:

1. Review any notices you receive from Medicare or your plan. Decide if you want to change your coverage. Contact your SHIP for assistance with reviewing your choices and understanding enrollment periods.
2. 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 a plan has violated Medicare’s marketing rules. Make sure you understand a plan’s benefits before you enroll.

Local SHIP Contact Information	Local SMP Contact Information
SHIP toll-free: SHIP email: SHIP website: To find a SHIP in another state: Call 877-839-2675 or visit www.shiptacenter.org .	SMP toll-free: SMP email: SMP website: To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org .
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SMP National Resource Center 877-808-2468 | www.smpresource.org | info@smpresource.org

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