

Medicare's Open Enrollment Period

Medicare's Open Enrollment runs **October 15 through December 7**, and is the time of year when you can make changes to your Medicare coverage. You can make as many changes as you need to your Medicare coverage during Medicare's Open Enrollment. The last change you make will take effect on January 1, 2019. Take action to make sure your coverage will meet your needs in 2019.

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

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
- Switching from a Medicare Advantage Plan to Original Medicare (with or without a Part D plan)

Call 1-800-MEDICARE to make changes.



Original Medicare

- Medicare coverage directly through federal government
- Includes Part A (hospital insurance) and Part B (medical insurance)
- Drug coverage through separate stand-alone Part D plan
- Can see any provider who accepts Medicare



Medicare Advantage

- Medicare coverage through private health insurance plan
- Includes Parts A, B, and usually D benefits
- May cover certain services that Original Medicare doesn't, like dental cleanings or a gym membership
- You usually have to see an in-network provider to receive covered services at the lowest cost



Part D (prescription drug coverage)

- Stand-alone Part D plan or part of a Medicare Advantage Plan
- Covered drugs and costs vary by plan
- Preferred network pharmacies offer the lowest costs

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2. Review your coverage for 2019.

Medicare Advantage and Part D plans usually change each year. Make sure that your drugs will still be covered next year and that your providers and pharmacies will still be in the plan's network.

Medicare & You handbook

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

Annual Notice of Change (ANOC)

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 (EOC). These notices include any changes to your plan's costs, benefits, or list of covered drugs (also known as the formulary).



Explore other plan options in your area. You may find a cheaper plan that meets your health care and prescription drug needs. Research shows you can lower your costs by shopping around for a new plan.

Note that beginning in 2019, there will be some 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, if you have Extra Help, you will have a Special Enrollment Period (SEP) to enroll in or switch Part D plans **once per quarter in the first three quarters of the year** (January through March, April through June, and July through September). If you change your coverage using this SEP, your new coverage will begin the first day of the month following the month when you enroll.

It is important to be aware of these enrollment period changes, but note that **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.

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3. Know who to contact if you have questions.

State Health Insurance Assistance Program (SHIP): Contact your SHIP if you have questions about any notices you receive. SHIP counselors can help you review your options and pick a plan that meets your needs.

Senior Medicare Patrol (SMP): Contact your SMP if you receive any health care-related notices, calls, or emails that seem suspicious. SMP representatives can teach you about Medicare's plan marketing rules and how to detect and protect yourself from potential Medicare fraud, errors, and abuse.

Medicare Advantage Plan/Part D plan: Contact a plan directly if you have questions about its benefits, coverage, or costs. If you do not receive your Annual Notice of Change (ANOC) or Evidence of Coverage (EOC), contact your plan to request copies.

1-800-Medicare or www.medicare.gov: Calling 1-800-Medicare or visiting www.medicare.gov are ways to find plans in your area or change your coverage during Medicare's Open Enrollment Period. Medicare will send you a new Medicare & You handbook in the mail each fall containing information specific to your region. If you do not receive your copy, contact Medicare to request another one.

Local SHIP and SMP contact information



To find a SHIP in another state:

Call 877-839-2675 or visit ww.shiptacenter.org.

To find an SMP in another state:

Call 877-808-2468 or visit ww.smpresource.org.

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