



PROTECT YOURSELF DURING 2025 MEDICARE OPEN ENROLLMENT



SCREEN PHONE CALLS

If anyone calls you who you did not have a scheduled appointment with, and requests personal or private information (Medicare number, Social Security Number, bank or credit card information) **hang up!**



BE WARY OF ADVERTISEMENTS

Be cautious of changing your insurance plan based on advertisements. Any extra benefits in Medicare insurance ads on television or in mailings might not be available where you live. Get all the details in writing **before** you sign up.



ENSURE PLAN IS RIGHT FOR YOU

Before you sign up, reach out to your doctors to verify they are in that plan's network, and check if your prescription drugs are covered.



YOU DO **NOT** NEED BOTH MEDIGAP AND MEDICARE ADVANTAGE

Even if someone promises that you can keep your Medigap plan (supplemental plan) and have a Medicare Advantage plan, **it is against the rules and is not beneficial to have both.**

“ We highly recommend consumers work with a licensed, local agent, or someone they know and trust to carefully evaluate plan options. We hope Idahoans will utilize our department and SHIBA if they have any concerns about manipulative and deceptive sales and enrollment tactics. Our role is to protect consumers. ”

Dean L. Cameron

Director, Idaho Department of Insurance



Senior Health Insurance Benefits Advisors (SHIBA) serves Idahoans on Medicare and those who help them by offering free, unbiased Medicare benefits information and assistance through workshops, group presentations and personal counseling.



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