

Medicare Minute Script – September 2024

Medicare's Open Enrollment Period

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

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

During Open Enrollment, you can make certain changes to your health insurance coverage, including adding, dropping, or changing your Medicare Advantage and Part D coverage. You can make as many changes as you want during this period, but only your last coverage choice will take effect in January. 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. If you are switching to Original Medicare, note that you may have limited options for purchasing a Medigap policy to help with your out-of-pocket costs. Medigap purchasing rules can vary by state, so contact your State Health Insurance Assistance Program, or SHIP, to ask about state-specific Medigap rights.

Before making a decision about your 2025 coverage, consider the Medicare health and drug plan options in your area. You may be able to receive the same or better health 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 the same health or drug coverage at a better price.

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. No matter how you receive your Medicare coverage, you should consider your access to 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 [Medicare.gov](https://www.Medicare.gov) or read the 2025 *Medicare & You* handbook to learn about Original Medicare benefits for 2025. If you have a Medicare Advantage Plan or a stand-alone Part D plan, read your plan's Annual Notice of Change, or ANOC, and Evidence of Coverage, or EOC. These notices list any changes for your plan in 2025. Pay special attention to any changes in the plan's costs, the plan's benefits and coverage rules, and the plan's formulary. The formulary is the 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, you can change plans.

Point 3: Know how to make changes to your Medicare health and drug coverage.

You can use services provided by the government to make Medicare coverage changes. Call 1-800-MEDICARE to make changes by phone or visit Medicare.gov to compare options and enroll in some plans online. You can also contact plans directly to learn about the services they cover or to enroll. Confirm everything that a plan tells you before making a final decision and get everything in writing. Before joining, call your doctors to make sure that they are in the provider network for the plan you want to join. If you want one-on-one help reviewing your

options or making changes, contact your SHIP. SHIPs are funded by the government to provide trusted, unbiased Medicare counseling.

Point 4: Protect yourself from marketing violations and misleading marketing.

During Open Enrollment, health insurance companies try to reach people in various ways, like television commercials, radio ads, events, mailings, phone calls, and texts. The Centers for Medicare & Medicaid Services (CMS) has rules for marketing Medicare Advantage plans and Part D plans, though. These rules protect Medicare beneficiaries from aggressive or misleading marketing. Plans are allowed to send you mail. They can also email or call you about other health plans and products, as long as you are already a plan member and haven't asked them not to call or email. Plans who call or send emails must provide a yearly opt-out option for people who no longer wish to receive them. Watch out for people who pressure you to join their plan, tell you they represent Medicare and want to offer 'free' services, or inform you that you will lose your Medicare benefits unless you sign up for a certain plan. Before you enroll in a plan, make sure you understand what the plan covers and whether it covers the drugs you need. Contact a plan directly to learn about the services it covers and get everything in writing. You can also call your SHIP for unbiased answers to coverage questions.

Take Action:

1. Contact your State Health Insurance Assistance Program (SHIP) for help reviewing your coverage options.
2. Contact your Senior Medicare Patrol (SMP) if you feel you may be experiencing Medicare fraud, errors, or abuse.
3. Call 1-800-MEDICARE (1-800-633-4227) to change your Medicare coverage or to request a new *Medicare & You* handbook.

Local SHIP Contact Information		Local SMP Contact Information	
SHIP toll-free: 800-247-4422		SMP toll-free: 800-247-4422	
SHIP email: idahoshiba@doi.idaho.gov		SMP email: idahoshiba@doi.idaho.gov	
SHIP website: shiba.idaho.gov		SMP website: https://aging.idaho.gov/stay-safe/senior-medicare-patrol-fraud-prevention	
To find a SHIP in another state: Call 877-839-2675 and say “Medicare” when prompted, or visit www.shiphelp.org .		To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org .	
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