Medicare Minute Script – September 2025
Medicare's Open Enrollment Period

Medicare's Open Enrollment is the time of year when you can make changes to your Medicare coverage. It's from October 15 through December 7. Any changes you make take effect on January 1.

Point 1: Know the changes you can make during Open Enrollment.
During Open Enrollment, you can make certain changes to your health coverage. This includes adding, dropping, or changing your Medicare Advantage and Part D coverage. You can make as many changes as you want during this period. Only your last choice will take effect in January, though. During this time, you might switch to a new Medicare Advantage plan. Or you may switch from Medicare Advantage back to Original Medicare. You might also shop around for a different Part D plan, to make sure that yours is really the best for you. If you switch to Original Medicare, you may have limited options for buying a Medigap policy. Medigap purchasing rules vary by state. Before choosing your 2026 coverage, consider the Medicare health and drug plan options in your area. You may be able to get the same or better coverage at a more affordable price. For example, even if you're happy with your current Medicare Advantage or Part D plan, you should check to see if there's 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 probably get a lot of mail during Open Enrollment. It's important to know which mailings include information about your current coverage. No matter how you get your Medicare, you should consider:

- Your access to health care providers and pharmacies you want to use
- Your access to benefits and services you need
- The total costs for premiums, deductibles, and cost-sharing amounts

If you have Original Medicare, visit Medicare.gov, or read the 2026 *Medicare & You* handbook to learn about Original Medicare benefits. 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 2026. Pay attention to any changes in the plan's costs, benefits and coverage rules, and formulary. The formulary is the list of drugs your plan covers. Make sure that your drugs will still be covered next year. Also ensure 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 coverage.
Call 1-800-MEDICARE to make changes by phone. You can also visit Medicare.gov to compare options and enroll in some plans online. You can alternatively contact plans directly to enroll. Confirm what 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.

Point 4: Protect yourself from marketing violations.

Medicare has rules about how Medicare Advantage and Part D plans can contact you and market their services. Knowing some of these rules can help you protect yourself from aggressive or misleading agents. Here are a few important rules to keep in mind during Open Enrollment:

- Plans can send you postal mail. However, if you aren't currently enrolled in the company's plan, they cannot call, email, visit your home, or approach you in public to market their plan without your permission.
- Plans are never allowed to suggest they represent or are endorsed by Medicare or any other government agency. They cannot use the Medicare name or logo on their marketing materials.
- If you're interested in enrolling in a plan, an agent must give you a scope of appointment (SOA) form. This is how you agree on what kinds of products will be discussed during your appointment, so you're not sold things you don't want. The appointment must be at least 48 hours after agreeing on the SOA.
- Before enrolling you in a plan, the representative must explain the plan's effect on your current coverage. They must also go through a checklist, in which they make sure the plan is a good fit for you based on your providers being in network, medications covered, and costs in your preferred range.

Take Action:

1. Contact your State Health Insurance Assistance Program (SHIP) for help reviewing your coverage options and making changes to your Medicare coverage.
2. Contact your Senior Medicare Patrol (SMP) if to report potential marketing violations. SMPs can help you prevent, detect, and report potential Medicare fraud, errors, or abuse.
3. Call 1-800-MEDICARE (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 **SHIP email:** IdahoSHIBA@doi.idaho.gov **SHIP website:** https://doi.idaho.gov/SHIBA/ **To find a SHIP in another state:** Call 877-839-2675 and say "Medicare" when prompted or visit www.shiphelp.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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