Your Yearly Medicare Review

Medicare Open Enrollment
October 15 – December 7



Medicare

Open Enrollment is October 15 – December 7

Open Enrollment is the time to review your Medicare health or drug coverage and decide if you want to make changes. Your Medicare costs, benefits, and providers can change each year. Comparing your options could help you find better coverage or save money.

There are 2 main ways to get your Medicare:

- **Original Medicare:** Part A (Hospital Insurance) and Part B (Medical Insurance). You also have the option to join a separate Medicare drug plan to get drug coverage (Part D).
- **Medicare Advantage (Part C):** Medicare-approved plans from private companies that bundle together your Part A, Part B, and usually Part D.

During Open Enrollment, you can join, switch, or drop a Medicare Advantage Plan or Medicare drug plan, switch to Original Medicare, or keep your current coverage. **If you've reviewed your options and you're happy with your current coverage, you don't need to do anything (your coverage will continue automatically).**

Have Medicare Supplement Insurance (Medigap)?

If you already have Medigap and join a Medicare Advantage Plan, you might decide to drop Medigap. You may not be able to get the same Medigap policy back later depending on your state's Medigap enrollment rules and your situation.

How do I get started?

1. Review any information you get from your current plan, including the "Annual Notice of Change" letter, to learn how costs and benefits may change in 2027.
2. Visit Medicare.gov/plan-compare or check the most recent version of your "Medicare & You" handbook for a list of plans in your area. You may be able to find plans that:
   - Cost less
   - Cover your prescription drugs
   - Include the providers you want in their networks, like your doctor or pharmacy
   - Offer extra benefits that matter to you

Use Medicare.gov/plan-compare to:

- Compare Medicare plans side by side
- Get estimates of your total out-of-pocket costs
- Find quality and customer service ratings from current plan members
- Get customized coverage and cost information for your preferred pharmacies and any prescription drugs you take
- Search for your doctors and other providers to find out if they're in the network of the plans you're considering

How do I join or switch plans?

- Select "Enroll" for the plan you want to join on Medicare.gov/plan-compare.
- Visit the plan's website or call them directly. You can also ask for a paper form to fill out and mail back. The plan must get your enrollment form by December 7.

Around Open Enrollment, you might get a lot of mail from companies offering Medicare products. Remember, Medicare.gov, the "Medicare & You" handbook, and 1-800-MEDICARE (1-800-633-4227) are your official sources of unbiased Medicare information.

Where can I get help comparing plans?

- **Call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.** We're here to help 24 hours a day, including weekends. If you need help in a language other than English or Spanish, let the customer service representative know.
- **Call your State Health Insurance Assistance Program (SHIP) for health insurance counseling.** Visit shiphelp.org to get the phone number for your local SHIP.

How can I get help paying my Medicare costs?

Visit Medicare.gov/basics/costs/help to find out about programs that can help pay your Medicare premiums and other costs. Some of these programs include:

- **Extra Help:** Helps people with limited income and resources pay for Medicare drug coverage (Part D). Visit SSA.gov/extrahelp to apply.
- **Medicare Savings Programs:** Covers Part A and/or Part B premiums and other costs for people with limited income and resources.

Important Medicare dates

October 1—Get ready for Open Enrollment

Review any notices from your current plan about changes to costs and benefits for the next year. Then, you can find and compare plans that meet your needs at Medicare.gov/plan-compare. You may be able to save money or get extra benefits.

October 15—Open Enrollment begins

You can make changes to your health and drug coverage for the next year. You can join, switch or drop a Medicare Advantage Plan or Medicare drug plan, or switch to Original Medicare.

December 7—Open Enrollment ends

In most cases, this is the last day you can change your Medicare coverage for next year. A health or drug plan must get your enrollment form by December 7.

January 1—New coverage begins

If you switch to a new health or drug plan, your **new** coverage starts January 1. If you keep your current coverage, any changes to benefits or costs for the new year also start on January 1.

Can I make coverage changes after January 1?

If you're in a Medicare Advantage Plan, you'll have from January 1 to March 31 to change to a different Medicare Advantage Plan with or without drug coverage, or switch to Original Medicare with the option to join a separate Medicare drug plan. Any changes you make will be effective the first day of the month after the plan gets your enrollment form.

Go digital now! Log into (or create) your Medicare account at Medicare.gov to access your Medicare Summary Notices, "Medicare & You" handbook, and more, all in one secure place instead of waiting for paper copies in the mail.



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You have the right to get Medicare information in an accessible format, like large print, braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit **Medicare.gov/about-us/accessibility-nondiscrimination-notice**, or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

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