

## Remember, Medicare plans can change each year

### Important Medicare dates

#### September & October—Review & compare

**Review:** Your plan may change. Review any notices from your plan about changes for next year.

**Compare:** Visit [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare) to find and compare plans that meet your needs.

#### October 15—Open Enrollment begins

This is the one time of year when everyone with Medicare can make changes to their health and drug plans for the next year.

**Decide:** October 15 is the first day you can change your Medicare coverage for next year.

#### December 7—Open Enrollment ends

In most cases, December 7 is the last day you can change your Medicare coverage for next year. The plan has to get your enrollment form by December 7.

#### January 1—Coverage begins

Your new coverage starts January 1 if you switch to a new plan. If you stay with the same plan, any changes to coverage, benefits, or costs for the new year will begin on January 1.

#### Making changes to your coverage after January 1

Between January 1–March 31, if you're in a Medicare Advantage Plan, you can drop your plan and switch to another Medicare Advantage Plan with or without drug coverage, or to Original Medicare. If you switch to Original Medicare, you'll also have the option to join a Medicare drug plan. Your coverage will begin the first day of the month after the plan gets your enrollment form. In some cases, you may be able to make other changes if you qualify for a Special Enrollment Period.

Medicare.gov

1-800-MEDICARE

(1-800-633-4227)

TTY: 1-877-486-2048

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](https://www.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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CENTERS FOR MEDICARE & MEDICAID SERVICES



Have you done your

## Yearly Medicare Plan Review?

Medicare Open Enrollment

October 15–December 7



## Medicare is stronger than ever with more choices, lower costs, and better ways to get you the information you need.

Each year brings new health plan and drug coverage choices. Review your current health and drug coverage each fall, and make sure your plan is still right for you.

Don't forget to take advantage of your preventive benefits, like cancer screenings and yearly "Wellness" visits. Download the free "What's Covered" mobile app from the App Store or Google Play to get Medicare coverage details on your mobile device.



## Is my plan right for me?

Visiting [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare) makes it easier than ever to compare coverage options and shop for plans. You may be able to find plans in your area that:

- ✓ Cost less.
- ✓ Cover your prescription drugs.
- ✓ Let you go to the providers you want, like your doctor or pharmacy.
- ✓ Offer some extra benefits that Original Medicare doesn't cover, like vision, hearing, dental, and more.

### You can also get:

- ✓ An estimate of your out-of-pocket costs.
- ✓ Quality and customer service ratings from current plan members.

If you want to change plans, call the plan you want to join. Medicare can also help you join—online, in person, or on the phone. **If you're satisfied with your current coverage and think it will meet your needs for next year, you don't need to do anything.**

**Remember**, during Medicare Open Enrollment, you can decide to stay in Original Medicare or join a Medicare Advantage Plan. If you're already in a Medicare Advantage Plan, you can use Open Enrollment to switch back to Original Medicare.

## 4 ways to get help:

1. Visit [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare) to learn about and compare coverage options and shop for health and drug plans.
2. Look at your most recent "Medicare & You" handbook to see a listing of plans in your area. Review any information you get from your current plan, including the "Annual Notice of Change" letter.
3. Call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. If you need help in a language other than English or Spanish, let the customer service representative know the language.
4. Call your State Health Insurance Assistance Program (SHIP) to get free, personalized health insurance counseling. Visit [shiphelp.org](https://shiphelp.org), or call 1-800-MEDICARE to get the phone number for your state.

## How can I get help paying my Medicare costs?

If you need help paying your Medicare premiums and other costs, visit [Medicare.gov](https://www.medicare.gov) to find out about Medicare Savings Programs and other programs that can help you save.

If you have limited income and resources, you may qualify for Extra Help to pay your Medicare prescription drug costs. Visit [ssa.gov/i1020](https://www.ssa.gov/i1020) to apply online. You can also call Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778.