

Important Medicare dates

October 1—Begin reviewing & comparing

Review: Your current costs and benefits may change. Review any notices from your current 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 coverage for the next year.

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 the enrollment by December 7.

January 1—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 will begin on January 1.

Changing 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.

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



Time to do your

Yearly Medicare Review

Medicare
Open Enrollment

October 15 – December 7



Medicare Open Enrollment is October 15– December 7

Open Enrollment is your time to review your Medicare health or drug coverage and decide if you want to make changes. Remember, Medicare costs and benefits 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 coverage:

- **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:** Medicare-approved plans from private companies (also called Part C) that bundle your Part A, Part B, and usually drug coverage (Part D) into one.

During Open Enrollment, you can switch from Original Medicare to a Medicare Advantage Plan, change to another Medicare Advantage Plan, switch back 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.**

Around Open Enrollment, you'll probably get a lot of other 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 information.

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 2024.
2. Look for a listing of plans in your area. You can find this in the most recent version of your “Medicare & You” handbook or by visiting Medicare.gov/plan-compare. You may be able to find plans in your area that:

- ✓ Cost less
- ✓ Cover your prescription drugs
- ✓ Let you use the providers you want, like your doctor or pharmacy
- ✓ Offer some extra benefits, like vision, hearing, dental, and more

You can also use Medicare.gov/plan-compare to:

- ✓ Compare health and drug plans side by side
- ✓ Get estimate of your out-of-pocket costs
- ✓ Find quality and customer service ratings from current plan members
- ✓ Manage a list of preferred pharmacies and any prescription drugs you take

How do I join or switch plans?

Once you've found a plan that meets your needs, you can join by:

- Selecting “Enroll” for the plan you want to join on Medicare.gov/plan-compare.
- Visiting the plan's website or calling them directly. You can also ask for a paper form to fill out and mail back to the plan (they must get your form by December 7).

How 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) to get free, personalized health insurance counseling. Visit shiphelp.org to get the phone number for your local SHIP.

How can I get help paying my Medicare costs?

If you need help paying your Medicare premiums and other costs, visit Medicare.gov/basics/costs/help to find out about programs that can help you.

If you're struggling with your prescription drug costs, Extra Help is a Medicare program to help people with limited income and resources pay Medicare drug coverage (Part D) premiums, deductibles, coinsurance, and other costs. Learn more at Medicare.gov/ExtraHelp or visit ssa.gov/extrahelp to apply online. You can also call Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778.

Starting January 1, 2024, Extra Help will expand to cover more drug costs for certain people with limited income and resources. You'll see these lower costs on Medicare.gov when you compare plans for 2024.