Fact sheet

Remember Key Medicare Dates

Medicare Open Enrollment happens every year from October 15 – December 7. This is a great time to help someone review their Medicare health or drug coverage and help them decide if they want to make changes. Medicare costs and benefits can change each year. Health conditions, new prescription drugs, new providers, or a new diagnosis might also change someone's coverage needs.

If someone with Medicare chooses to keep their current Medicare health and drug coverage, they don't need to do anything—their coverage will continue automatically.

Around Open Enrollment, people with Medicare might get a lot of mail and advertisements from companies offering Medicare products. Remember, Medicare.gov, the "Medicare & You" handbook, and 1-800-MEDICARE (1-800-633-4227; TTY: 1-877-486-2048) are the official sources of unbiased Medicare information.

Important Medicare dates to remember

October 1—Get ready for Open Enrollment

Review any notices from the current plan about cost and benefit changes for next year. Then, visit Medicare.gov/plan-compare to preview plan options for the upcoming year.

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 next year. People with Medicare can keep the plan they have or join a new plan that meets their needs.

December 7—Open Enrollment ends

In most cases, this is the last day to change Medicare coverage for the next calendar year. You can help someone fill out an enrollment form if they decide to switch plans. A health or drug plan must get the enrollment form by December 7.

January 1—Coverage begins

If you're helping someone change to a new health or drug plan, their new coverage starts January 1. If they keep their current coverage, any changes to benefits or costs for the new year start on January 1. (Contact the plan if the changes don't appear in their Medicare.gov account within 10 days of making the change.)

Coverage changes after January 1

Between January 1 – March 31, people in a Medicare Advantage Plan can switch to a different Medicare Advantage Plan (with or without drug coverage), or to Original Medicare. If they switch to Original Medicare, they'll also have the option to join a separate Medicare drug plan. New coverage will begin the first day of the month after the plan gets their enrollment request.

Visit Medicare.gov/plan-compare to shop for plans

You can help someone:

- Compare health and drug plans side by side
- Manage a list of preferred pharmacies and any prescription drugs they take
- Get an estimate of their out-of-pocket costs
- Find quality and customer service ratings from current plan members
- Check if their providers are in the network of a plan they're considering

Need 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. Let the customer service representative know if you need help in a language other than English or Spanish.
  - A person with Medicare needs to give permission for you to speak to 1-800-MEDICARE on their behalf. They can fill out and mail a "Medicare Authorization to Disclose Personal Health Information" form (or submit it online in their Medicare.gov/account).
- **Call the local State Health Insurance Assistance Program (SHIP) to get free, personalized, and unbiased health insurance counseling.** Visit shiphelp.org to get the phone number for their local SHIP.

Medicare

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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