

OPEN ENROLLMENT

Medicare Annual Open Enrollment Period is October 15 - December 7

Why is it so important?

Plans can change their benefits, costs, networks & the list of drugs that they cover every year. Each year from October 15 through December 7, beneficiaries have an opportunity to review and change their Medicare Part D Plan or Advantage Plan for the following calendar year. For most people, this is the only time of year they may be able to change plans. People have saved hundreds of dollars in a year by switching to a different plan. The only way to find out if you can save money is to review and compare your plan options.

What are my options to compare my plans?

Everyone on Medicare should review their plan every year. When comparing Advantage Plans or Part D Drug Plans, you have options:

- **Option 1:** Compare plans online at www.medicare.gov using the Medicare Plan finder Tool.
- **Option 2:** Call 1-800-Medicare (1-800-633-4227). Have your Medicare ID# and list of medications ready.
- **Option 3:** If you don't have access to a computer or a family member or friend that does, & you're not comfortable calling Medicare, contact the ADRC and a Benefit Specialist can assist.

TIMELINE

September

In September, your current Medicare Prescription Drug Plan or Medicare Advantage Plan will send an Annual Notice of Change (ANOC) document to you in the mail. It will include plan changes in coverage, benefits, costs and service areas for the upcoming year. This ANOC would also inform you if the plan is not going to be offered for the following year.

October 15 (Start of Open Enrollment)

For most people, this is the only time of year you can change your coverage. You (or another person you trust) can review your options.

If your current plan is offered for the following year and you want to keep the same plan, you do not need to do anything. If you decide to change plans for the following year, you need to enroll in the new plan by December 7.

December 7 (End of Open Enrollment)

This is the last day to change plans. January 1st is when changes take effect. You should start to receive mail and an ID card from the new plan by mid-December.

January 1

Your chosen Medicare plan is now in effect.