

Medicare open enrollment is Oct. 15- Dec. 7

The SHIBA program can help you review your options

Medicare's annual open enrollment period starts Tuesday, Oct. 15 and runs through Saturday, Dec. 7. The Office of the Insurance Commissioner's Statewide Health Insurance Benefits Advisors (SHIBA) program can help you review your plan options.

Open enrollment is the time to review your current coverage and decide if there are better options for you based on changes to your current plan, your budget or your health needs. If you think you want to make a switch or if you've been notified that your plan is discontinued, start reviewing your options now.

If you received a letter that your Medicare Advantage plan is leaving, open enrollment is the time to shop for new coverage. You can select either a new Medicare Advantage plan or a Medigap plan and if you need prescription drug coverage, you'll need to get Medicare Part D plan.

"Navigating Medicare options can be overwhelming," says Insurance Commissioner Mike Kreidler. "But it's best to start early. Look over your plan information today and contact our trained SHIBA volunteers in your community. They're ready to answer your questions and help you find a plan that meets your needs. I encourage everyone to take advantage of this free, unbiased service we offer," said Kreidler.

For more than 45 years, SHIBA has provided free, unbiased and confidential help with Medicare and other health care options to people of all ages and backgrounds.

Medicare is not a one-size fits all program and everyone's needs are different. Follow these tips:

- Plan costs and coverage can change every year, so review and keep all letters and notices your current plan sends you.
- List all the current prescription drugs you take, the doses and how often. Then, use the Plan Finder at www.medicare.gov to compare Part D plans.
- Review the 2025 Medicare & You handbook or download a copy at www.medicare.gov/publications/10050-medicare-and-you.pdf
- If you have questions, call us at **[insert local SHIBA number here]** **before** you sign up.
- Attend an online SHIBA webinar or find a counseling clinic in your area -- check out our online events calendar at www.insurance.wa.gov/medicare-counseling-and-events-calendar.

To schedule your counseling appointment with a SHIBA volunteer, Monday through Friday, call us locally at **[insert local SHIBA number here]** and ask to speak with a SHIBA volunteer.