

# Medicare's Open Enrollment Period

## Review your current Medicare health and drug coverage

Even if you are happy with your current health and drug coverage, Medicare's Open Enrollment Period is the time to review your current coverage and compare it with other options in your area to make sure that your current coverage is still best for you in the coming year. The Medicare Open Enrollment Period is from October 15 to December 7. This is the time period each fall when you can make changes to your health insurance coverage, including adding, dropping, or changing your Medicare coverage.

**Note:** You may hear about the Marketplace (or Exchanges) created by the Affordable Care Act. The Marketplace does not offer Medigap policies, Medicare health plans, or Medicare drug plans (Part D). If you already have Medicare, the Marketplace is not for you. It is illegal for someone who knows you have Medicare to sell you a Marketplace plan.

## Differences between Original Medicare and Medicare Advantage Plans

| Original Medicare  | Medicare Advantage Plan   |
|--|---|
| <p>The traditional program administered through the federal government. Typically includes:</p> <ul style="list-style-type: none"> <li>• Part A (Hospital insurance)</li> <li>• Part B (Medical insurance)</li> </ul>  | <p>Offered through private plans that contract with Medicare to provide Medicare benefits:</p> <ul style="list-style-type: none"> <li>• Health Maintenance Organizations (HMOs)</li> <li>• Preferred Provider Organization (PPO)</li> <li>• Private Fee-for-Service (PFFS) plans</li> </ul> <p>Typically includes:</p> <ul style="list-style-type: none"> <li>• Part A (Hospital insurance)</li> <li>• Part B (Medical insurance)</li> <li>• Part D (Prescription drug coverage)</li> <li>• Limited extra benefits (e.g., routine vision, dental, and hearing)</li> </ul> |
| <p><b>Part D (Prescription drug coverage):</b></p> <ul style="list-style-type: none"> <li>• Must be purchased separately from a stand-alone private plan</li> <li>• Covered drugs and costs vary by plan</li> <li>• Preferred network pharmacies offer the lowest costs</li> </ul> | <p><b>Part D (Prescription drug coverage):</b></p> <ul style="list-style-type: none"> <li>• Typically bundled in your plan</li> <li>• Covered drugs and costs vary by plan</li> <li>• Preferred network pharmacies offer the lowest costs</li> </ul>  |
| <p><b>Special considerations:</b></p> <ul style="list-style-type: none"> <li>• You can receive covered services from any provider in the U.S. who accepts Medicare</li> <li>• You can purchase a Medigap policy to help cover Medicare out-of-pocket costs</li> </ul>              | <p><b>Special considerations:</b></p> <ul style="list-style-type: none"> <li>• You may have to see an in-network provider to receive services at lowest cost</li> <li>• You cannot purchase a Medigap policy</li> <li>• Coverage costs/rules vary by plan</li> <li>• Service area may be limited</li> </ul>   |

## Questions to consider

Use the following questions to help determine which type of coverage best meets your health care and prescription drug needs:

- What are my current health and drug costs?
- How often do I see my doctors, including specialists?
- What types of insurance do my doctors and other health providers accept?
- What prescription drugs do I take, and which pharmacies do I use?
- What rules must I follow to access health care services and drugs?

## Changes that can be made during Medicare Open Enrollment

- Switch from Original Medicare to a Medicare Advantage Plan (also called Part C)
- Switch from a Medicare Advantage Plan back to Original Medicare
- Switch from your current Medicare Advantage Plan to a new one
- Join a Part D prescription drug plan (if you do not have one)
- Switch from your current Part D prescription drug plan to a new one
- Do nothing and stay with your current coverage

## Where can I find open enrollment help or information?

- **Call 1-800-MEDICARE:** Learn about plan options in your area; confirm your current coverage; change your coverage.
- **Visit [www.medicare.gov/find-a-plan](http://www.medicare.gov/find-a-plan):** Search for and compare plans.
- **Call a Medicare Advantage Plan or stand-alone Part D plan:** Learn about coverage and costs for the upcoming year; request a copy of the plan's formulary; enroll in the plan.
- **Contact your State Health Insurance Assistance Program (SHIP):** Receive objective, one-on-one assistance reviewing your 2017 Medicare coverage options (see below).
- **Contact your Senior Medicare Patrol (SMP):** Report unscrupulous or suspicious behavior by a plan, an agent, or someone claiming to represent Medicare (see below).

| If you need insurance counseling, contact your local State Health Insurance Assistance Program (SHIP)                                  | If you suspect Medicare fraud, contact your local Senior Medicare Patrol (SMP)   |
|--|--|
| <b>SHIP toll-free:</b>   | <b>SMP toll-free:</b>  |
| <b>SHIP email:</b>   | <b>SMP email:</b>  |
| <b>SHIP website:</b>   | <b>SMP website:</b>  |
| <b>To find a SHIP in another state:</b><br>Call 877-839-2675 or visit <a href="http://www.shiptacenter.org">www.shiptacenter.org</a> . | <b>To find an SMP in another state:</b><br>Call 877-808-2468 or visit <a href="http://www.smpresource.org">www.smpresource.org</a> . |

*The production of this document was supported by Grant Numbers 90ST1001 and 90NP0003 from the Administration for Community Living (ACL). Its contents are solely the responsibility of the SHIP National Technical Assistance Center (SHIP TA Center) and Senior Medicare Patrol National Resource Center and do not necessarily represent the official views of ACL.*