

Medicare Minute Script – September 2016 Medicare's Open Enrollment Period

Point 1: Understand what changes you can make during Medicare's Open Enrollment Period each fall.

The Open Enrollment Period (OEP) for Medicare runs October 15th through December 7th every fall, and it is the time when you can:

- 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

Note: If you make changes made to your coverage during Medicare's Open Enrollment Period, they take effect January 1 of the following year.

Point 2: Understand the difference between Medicare's Open Enrollment Period and Open Enrollment for the Health Insurance Marketplaces.

Health Insurance Marketplaces provide health plan options for people who are uninsured or under-insured. The marketplaces are not intended for and are not available to most Medicare beneficiaries. However, the open enrollment time period for these Marketplaces overlaps with the Medicare Open Enrollment Period, which can be confusing. The Marketplace's Open Enrollment runs November through January; whereas, **Medicare's Open Enrollment runs October 15th through December 7th each year.** It is important to know that Medicare's Open Enrollment Period each fall (also known as the Annual Election Period) is different from Open Enrollment for the Marketplaces. The Marketplace does not offer Medigap policies, Medicare health plans, or Medicare drug plans.

Note: If an individual qualifies for Medicare based on having End-Stage Renal Disease only or does not qualify for premium-free Part A, a Marketplace plan might be an option for him or her. Otherwise, it is illegal for Marketplace plans to be sold to Medicare beneficiaries.

Point 3: Review your Medicare health and drug coverage and options each fall.

Even if you are satisfied with your current Medicare coverage, it's smart to take action each fall. Medicare's Open Enrollment Period provides an opportunity to see if other Medicare options in your area will better suit your individual needs in the upcoming year. For example, you should see if there are other plans available that will offer you the same or better coverage at a more affordable price. If you have Original Medicare, you can learn your Medicare costs and benefits for the upcoming year by visiting Medicare.gov or calling 1-800-MEDICARE. If you have a Medicare Advantage Plan or a stand-alone Part D prescription drug plan, read your plan's Annual Notice of Change (ANOC) and/or Evidence of Coverage (EOC). These notices provide information about changes to costs and benefits in the upcoming year. They should arrive before the beginning of Medicare's Open Enrollment Period. When reviewing these documents, pay attention to your plan formulary and the pharmacy and provider networks to ensure that all your drugs will still be covered next year and to ensure your providers and pharmacies are still in the plan's network. If you don't receive the required notice from your plan before Open Enrollment, contact them to inquire.

During open enrollment, there is a lot of information to sift through from many different sources, such as Medicare, insurance plans, insurance agents, and state and local government agencies. For objective one-on-one assistance reviewing your 2017 Medicare coverage options, contact your State Health Insurance Assistance Program (SHIP). SHIPs offer in-person and telephone counseling. Their mission is to educate and empower you to make informed health insurance decisions. Finally, you should never be pressured to join a particular plan or be enrolled in a plan without your knowledge or consent. If you suspect an insurance plan or agent of unscrupulous or fraudulent behavior, report the activity to your local Senior Medicare Patrol (SMP). Their mission is to help you prevent, detect, and report health care fraud, errors, and abuse.

Take Action:

- 1) Create a list of all the health care providers you see, the prescription drugs you take, and the pharmacies you use.
- 2) Review plan notices and/or contact Medicare to learn about your 2017 coverage options.
- 3) Contact your SHIP for one-on-one assistance reviewing your plan options for 2017.
- 4) Protect yourself from enrollment fraud by double-checking all offers made before enrolling, resisting pressure from plans or agents, and reporting suspicious activity to your local Senior Medicare Patrol (SMP).

Local SHIP contact information	Local SMP contact information
SHIP toll-free: SHIP email: SHIP website: To find a SHIP in another state: Call 877-839-2675 or visit www.shiptacenter.org .	SMP toll-free: SMP email: SMP website: To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org .
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