

## Remember, Medicare plans can change each year

### Important Medicare dates

#### September & October—Review & compare

**Review:** Your plan may change. Review any notices from your plan about changes for next year.

**Compare:** Visit [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare) to find and compare plans that meet your needs.

#### October 15—Open Enrollment begins

This is the one time of year when ALL people with Medicare can make changes to their health and drug plans for the next year.

**Decide:** October 15 is the first day you can change your Medicare coverage for next year.

#### December 7—Open Enrollment ends

In most cases, December 7 is the last day you can change your Medicare coverage for next year. The plan has to get your enrollment request (application) by December 7.

#### January 1—Coverage begins

Your new coverage begins January 1 if you switch to a new plan. If you stay with the same plan, any changes to coverage, benefits, or costs for the new year will begin on January 1.

#### Making changes to your coverage after January 1

Between January 1–March 31, if you're in a Medicare Advantage Plan, you can leave your plan and switch to another Medicare Advantage Plan with or without drug coverage or Original Medicare. If you switch to Original Medicare, you'll have the option to also join a Medicare drug plan. Your coverage will begin the first day of the month after the plan gets your enrollment form. In certain cases, you may be able to make other changes if you qualify for a Special Enrollment Period.

Medicare.gov

1-800-MEDICARE

(1-800-633-4227)

TTY 1-877-486-2048

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](https://www.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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Have you done your

## Yearly Medicare Plan Review?

Medicare  
Open Enrollment

October 15–December 7



## Medicare is stronger than ever with better choices, lower costs, and a more modern way to get you the information you need.

Each year brings new health plan and drug coverage choices. Look at your current health and drug coverage each fall, and make sure your plan's still right for you.

Also, remember to take advantage of free preventive benefits, cancer screenings, and yearly "Wellness" visits. Download the free "What's Covered" mobile app from the App Store or Google Play to get coverage information right on your mobile device.



## Is my plan right for me?

When you visit [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare), it will be easier than ever to compare coverage options and shop for plans. You may be able to find plans in your area that:

- ✓ Cost less
- ✓ Cover your drugs
- ✓ Let you go to the providers you want, like your doctor or pharmacy
- ✓ Offer extra benefits that Original Medicare doesn't cover, like vision, hearing, dental, and more.

### You can also get:

- ✓ An estimate of your out-of-pocket costs
- ✓ Quality and customer service ratings from current plan members

If you want to change plans, call the plan you want to join. Medicare can also help you enroll—online, in person, or on the phone. If you're satisfied that your current coverage will meet your needs for next year, you don't need to do anything.

**Remember**, during Medicare Open Enrollment, you can decide to stay in Original Medicare or join a Medicare Advantage Plan. If you're already in a Medicare Advantage Plan, you can use Open Enrollment to switch back to Original Medicare.

## 4 ways to get the help you need

1. Visit [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare) to learn about and compare coverage options and shop for health and drug plans.
2. Look at your most recent "Medicare & You" handbook to see a listing of plans in your area. Review any information you get from your current plan, including the "Annual Notice of Change" letter.
3. Call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. If you need help in a language other than English or Spanish, let the customer service representative know the language.
4. Get free personalized health insurance counseling by calling your State Health Insurance Assistance Program (SHIP). Visit [shiptacenter.org](https://www.shiptacenter.org), or call 1-800-MEDICARE to get the phone number.

## How do I get help pay for Medicare drug coverage?

If you have limited income and resources, you may qualify for Extra Help to pay your prescription drug costs. Visit [socialsecurity.gov/i1020](https://www.socialsecurity.gov/i1020) to apply online. Or, call Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778.