

Medicare's Open Enrollment Period

Medicare's Open Enrollment runs October 15 through December 7, and it is the time of year when you can make changes to your Medicare coverage. You can make as many changes as you need to your Medicare coverage during Open Enrollment. The last change you make will take effect on January 1.

Take action during Medicare's Open Enrollment Period to make sure your coverage will meet your needs in the next calendar year.

1. Know the changes you can make during Medicare's Open Enrollment Period.

The changes you can make include:

- Joining a new Medicare Advantage Plan or Part D prescription drug plan
- Switching from Original Medicare to a Medicare Advantage Plan
- Switching from a Medicare Advantage Plan to Original Medicare (with or without a Part D plan)

Original Medicare

- Medicare coverage directly through federal government
- Includes Part A (hospital insurance) and Part B (medical insurance)
- Drug coverage through separate stand-alone Part D plan
- Can see any provider who accepts Medicare

Medicare Advantage

- Medicare coverage through private health insurance plan
- Includes Parts A, B, and usually D benefits
- May cover certain services that Original Medicare does not, like dental cleanings or a gym membership
- Usually must see an in-network provider to receive covered services at lowest cost

Part D (prescription drug coverage)

- Can be a stand-alone Part D plan or part of a Medicare Advantage Plan
- Covered drugs and costs vary by plan
- Preferred network pharmacies offer the lowest costs

2. Review your coverage for the coming year.

Medicare Advantage and Part D plan coverage usually changes each year. Make sure that your drugs will still be covered next year and that your providers and pharmacies will still be in the plan's network.

If you have **Original Medicare**, visit www.medicare.gov or read the Medicare & You handbook (mailed to you annually) to learn about Medicare's benefits for next year.

If you have a **Medicare Advantage Plan or a stand-alone Part D plan**, read your plan's Annual Notice of Change and/or Evidence of Coverage (EOC).

- Explore other plans in your area. You may find a cheaper plan that meets your healthcare and prescription drug needs. Research shows you can lower your costs by shopping around.

Medicare Advantage Plans have significant flexibility in the supplemental (extra) benefits they are allowed to offer their members. This includes the ability to offer benefits to some members that are not directly considered medical care, like nutrition services.

This means that there are many factors to consider when comparing Medicare Advantage Plan options during Medicare's Open Enrollment Period. Carefully review your plan's EOC and any other plan materials. If you are considering a new plan that offers its members additional benefits, make sure to find out about the costs and coverage restrictions associated with those benefits.

3. Know how to make coverage changes.

Here are your options:

- ✓ Call 1-800-MEDICARE (1-800-633-4227) to make changes.
- ✓ Visit www.medicare.gov/plans-compare to review options or make changes.
- ✓ Make an appointment with your State Health Insurance Assistance Program (SHIP). SHIPs are funded by the government to provide trusted, unbiased Medicare counseling. (See the last page for SHIP contact information.)
- ✓ Contact plans directly – by phone or by visiting their website – to learn about the services they cover or to enroll.

4. Protect yourself from improper sales tactics.

Plans can begin marketing on October 1st each year. Plans can send you mail and email. However, unless you are currently enrolled in the company's plan, they are not allowed to call, visit your home, or approach you in public to market their plan without your permission. Plans are not allowed to suggest they represent or are preferred by Medicare or any other government agency.

Here are some red flags of potentially dishonest behavior by a plan agent or someone posing as a plan agent.

- ❏ Beware of people who offer you gifts to enroll in their plan. Gifts must be given to everyone regardless of their enrollment and cannot be worth more than \$15.
- ❏ Beware of people who pressure you to join their plan.
- ❏ Beware of people who say you will “lose your Medicare benefits” unless you sign up for their plan.
- ❏ Beware of people who offer “free” services or offer “extra benefits” for “signing up early.”
- ❏ Beware of people who ask for your Medicare number, Social Security number, or bank information just to provide you with information about Medicare or their plan. A dishonest person could use this information to steal from you or enroll you in a plan without your permission.

If these occur, save all documents (such as an agent's business card or marketing materials) or other suspicious information (such as recorded messages or emails) and contact your local Senior Medicare Patrol (SMP). SMPs are funded by the government to help you detect, prevent, and report Medicare fraud. (See the next page for SMP contact information.)

Remember your rights

You can use the entire Open Enrollment Period from October 15 through December 7 to make your decisions. You can make as many changes as you want between October 15 and December 7, but only your last choice will take effect in January.

5. Local help is available.

State Health Insurance Assistance Program (SHIP): Contact your SHIP if you have questions about any notices you receive. SHIPs provide one-on-one help reviewing your coverage options or making coverage changes. SHIPs provide local, trusted, unbiased Medicare counseling.

Senior Medicare Patrol (SMP): Contact your SMP if you receive mail or e-mails that seems suspicious, or if you suspect a person of improper, misleading, or fraudulent sales tactics. SMP representatives can teach you how to spot and protect yourself from potential Medicare fraud.

If you believe that you have experienced Medicare fraud, abuse, or errors, **contact your Senior Medicare Patrol (SMP).**

Senior Medicare Patrol

Senior Medicare Patrol empowers and assists Medicare beneficiaries to prevent, detect, and report Medicare fraud through free outreach, counseling, and education. Here are some tips to help keep you safe from falling prey to Medicare fraud and scammers out to steal your Medicare benefits:

- **Prevent:** Protect your Medicare and Medicaid numbers as if they were credit card numbers. Never give your personal information to anyone offering a FREE item or service. Always rely on your personal doctor to recommend all medical services and equipment for you. Remember: Social Security and Medicare will never call you to ask for your personal information!!
- **Detect:** Keep a health care calendar or journal of your medical appointments, services, tests, etc. and compare it to your Medicare Summary Notice or Explanation of Benefits to check for accuracy.
- **Report:** If you have questions about a claim on your MSN, contact the health care provider or plan first. If you cannot get the issue resolved, contact Alabama SMP for help at 1-800-243-5463.



LOCAL HELP FOR PEOPLE WITH MEDICARE



SHIP and SMP contact information

These programs have developed creative, safe, and socially distanced ways to continue serving the public during the COVID-19 pandemic.

Local SHIP contact information	Local SMP contact information
SHIP toll-free: 1-800-243-5463	SMP toll-free: 1-800-243-5463
NARCOG: Serving Cullman, Lawrence, and Morgan Counties	www.narcog.org
To find a SHIP in another state: Call 877-839-2675 or visit www.shiptacenter.org	To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org
<p>SHIP National Technical Assistance Center: 877-839-2675 www.shiptacenter.org info@shiptacenter.org SMP National Resource Center: 877-808-2468 www.smpresource.org info@smpresource.org © 2020 Medicare Rights Center www.medicareinteractive.org October 2020 Medicare Minute. The Medicare Rights Center is the author of portions of the content in these materials but is not responsible for any content not authored by the Medicare Rights Center.</p> <p><i>This document was supported, in part, by grant numbers 90SATC0002 and 90MPRC0002 from the Administration for Community Living (ACL), Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.</i></p>	