



## Medicare Annual Open Enrollment: 5 Tips to Survive the Season



There are a few changes to Medicare enrollment this year. It is more vital than ever to check what your plan will cover in the coming year. Will it meet your health needs and budget? Will it cover the prescription drugs you need? If not, it's time to find a new plan.

Here are some tips that will help you through the switch:

### ① Don't Miss Your Deadline

- Part D and Medicare Advantage plan members can switch plans between October 15 and December 7 of each year.
- There is one exception to the above. If you have a Medicare Advantage Plan and want to return to Original Medicare and a stand-alone Part D plan, you can do so from January 1 – February 14 of each year.

### ② Make Sure Your Plan Will Be Offered Next Year

Plans come and go, especially when Medicare makes changes to how they pay the plans. Be sure that your plan will be around next year. If not, start your search early for a replacement.

### ③ If Your Plan Will Continue, Check to See What it Will Cover Next Year

Insurers can change plan benefits, provider networks, and what they charge you per month or at the doctor's office. They will send you an annual notice of change that tells you what is new.

- What you will pay in monthly premiums and annual deductibles
- What you will pay for doctor's visits (co-pays or co-insurance)
- If your prescriptions will be covered and what you will pay out-of-pocket
- If your doctors will continue to accept your plan
- Which extra benefits will be covered, if any

### ④ If You Want to Switch, Do Your Research

Don't just pick a plan because the sales agent tells you that it's "great" or because your neighbor swears by it. Use the tools on [www.Medicare.gov](http://www.Medicare.gov). You can enter your prescriptions and the pharmacy you prefer. The program will tell you what plans are right for you and compare the costs. And...you can enroll right then and there.

### ⑤ Still Having Trouble? Get Help From An APPRISE Counselor

If you still need help, give APPRISE a call! Your local team at the **Lebanon County Area Agency on Aging** can be reached at **717-273-9262**. Their highly trained counselors are in the know. They will help you sort it all out.

And, if you want to join the APPRISE team, call them at **717-273-9262** or visit our website at [www.lebcounty.org](http://www.lebcounty.org). They would be happy to have your help.



APPRISE is a FREE health insurance counseling program designed to help Pennsylvanians with Medicare. Counselors are specially trained volunteers who can answer your questions and provide you with objective, easy-to-understand information about Medicare, Medicare Supplemental Insurance (aka Medigap), Medicaid, and Long-Term Care Insurance.