

Medicare's Open Enrollment Period



Open Enrollment runs October 15 through December 7 and is the time of year when you can make certain changes to your Medicare coverage. The last change you make will take effect on January 1. Take action during Open Enrollment to make sure your coverage will meet your needs in 2024.

Making changes during Open Enrollment

The changes you can make include:

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



Call 1-800-MEDICARE (1-800-633-4227) to make changes.

Review your coverage for 2024

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



Original Medicare:

Visit www.Medicare.gov or read the 2024 *Medicare & You* handbook to learn about Medicare's benefits for the upcoming year.



Medicare Advantage or Part D plan:

Read your plan's Annual Notice of Change (ANOC) and Evidence of Coverage (EOC).

Medicare's Open Enrollment Period

Considerations when choosing a new plan

If you have Original Medicare, ask yourself these questions before choosing a stand-alone **Part D drug plan**:

- ❓ Does the plan cover all the medications I take?
- ❓ Does the plan have restrictions on my drugs?
- ❓ How much will I pay for monthly premiums and the annual deductible?
- ❓ How much will I pay at the pharmacy (copay/coinsurance) for each drug I take?
- ❓ Is my pharmacy in the plans' preferred network? Can I fill my prescription by mail order?
- ❓ What is the plan's star rating?
- ❓ If I have other drug coverage, will the Medicare drug plan work with this coverage?

Ask yourself these questions before choosing a new or different **Medicare Advantage Plan**:

- ❓ How much are the premium, deductible, and coinsurance/copay amounts?
- ❓ What is the annual maximum out-of-pocket cost for the plan?
- ❓ What service area does the plan cover?
- ❓ Are my doctors and hospitals in the plan's network?
- ❓ What are the rules I must follow to access health care services and my drugs?
- ❓ Does the plan cover additional benefits not covered by Original Medicare?
- ❓ What is the plan's star rating?
- ❓ Will this plan affect any additional coverage I may have?

Ask yourself this question about **Medigap policies** if you are leaving or joining Original Medicare during the fall Open Enrollment Period:

- ❓ Will I be able to buy a Medigap policy to help with out-of-pocket costs, now or in the future?



You can use **Medicare's Plan Finder tool** to compare plans. Access Plan Finder by going online to www.Medicare.gov/plan-compare. You can also call your **State Health Insurance Assistance Program (SHIP)** for help comparing plans or using Plan Finder. Contact information for your local SHIP is on the last page.

Medicare's Open Enrollment Period

Know how to change your coverage

- Call 1-800-MEDICARE (1-800-633-4227) to make changes by phone
- Visit www.medicare.gov to compare options and enroll in some plans online
- Contact plans directly to learn about the services they cover or to enroll
- Contact your State Health Insurance Assistance Program (SHIP)

If you want one-on-one help reviewing your options or making changes, **call your SHIP**. SHIPs are funded by the government to provide trusted, unbiased Medicare counseling. Contact information for your local SHIP is on the last page.

Be aware of people trying to steal your medical identity

During Medicare's Open Enrollment Period you may receive more soliciting phone calls. Some may be legitimate calls from your plan. However, scammers may take advantage of the Open Enrollment Period to try to steal your personal and/or medical identity information.



Medical identity theft happens when someone steals your personal information and uses it to get medical treatment or equipment and bills your insurance for it. For example, someone may use your name, Medicare number, and birth date to get medical equipment and then bill your Medicare for it.



This can affect your medical and health insurance records, or your ability to receive services in the future when medically needed, as well as result in erroneous costs for both you and the Medicare program.



Protect your Medicare and/or health ID number and only share it with your health care provider or trusted representative. Protect your Medicare card like you would a credit card. Scammers have various ways of stealing someone's Medicare number and other personal information.

Tips to help you avoid medical identity theft:

- Medicare will not contact you to say that there has been suspicious activity on your card. Instead, find the organization's contact information on your own (don't use caller ID) and call or email them directly.
- Be aware of texts from unknown numbers and avoid clicking on links.
- Be aware of calls from unknown numbers and calls that are automated or sound robotic.
- Look out for scammers who use social engineering. They may already have personal information when they call you and use that information to confirm this information, to obtain more, or to gain your trust.
- Be aware of people who try to scare or threaten you or offer services or items that are "free" or seem too good to be true.

Medicare’s Open Enrollment Period

Who to contact for more information:

- **State Health Insurance Assistance Program (SHIP):** Contact your local SHIP to learn about Medigap rules in your state and for help comparing Medigap, Medicare Advantage, and stand-alone Part D plan costs and options.
- **Senior Medicare Patrol (SMP):** Call your local SMP if you believe your Medicare number has been compromised or to report potential Medicare fraud, errors, and abuse.
- **Medicare:** Call 1-800-MEDICARE or visit the Medicare plan finder at [medicare.gov](https://www.medicare.gov) to compare options or make changes to your coverage.
- **Your plan:** Contact your Medicare Advantage or stand-alone Part D plan to ask about existing or new coverage and to get their information in writing.

Local SHIP contact information	Local SMP contact information
<p>Toll-free phone number: 877-839-2675 (To connect with your SHIP, say “Medicare”)</p>	<p>Toll-free phone number: 877-808-2468 (To connect with your SMP, say “Medicare Fraud”)</p>
<p>Online SHIP Locator: www.shiphelp.org Click: </p>	<p>Online SMP Locator: www.smpresource.org Click: </p>
<p>SHIP National Technical Assistance Center: 877-839-2675 www.shiphelp.org info@shiphelp.org SMP National Resource Center: 877-808-2468 www.smpresource.org info@smpresource.org © 2021 Medicare Rights Center www.medicareinteractive.org </p>	
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