

Medicare's Open Enrollment Period

Medicare's Open Enrollment runs October 15 through December 7 and is the time of year when you can make certain 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 Open Enrollment to ensure your coverage will meet your needs in 2023.

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

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)



Call 1-800-MEDICARE (800-633-4227) to make changes by phone or visit Medicare.gov to compare options and enroll in some plans online.

Note: If you leave a Medicare Advantage Plan to join Original Medicare, you may also be able to purchase a Medigap policy. Medigap policies help with out-of-pocket costs and only work with Original Medicare. Contact your State Health Insurance Assistance Program (SHIP) to learn about your state-specific Medigap rights and options. (SHIP contact information is on the last page.)

Review your coverage for 2023

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

- If you have **Original Medicare**, visit Medicare.gov or read the 2023 *Medicare & You* handbook to learn about Medicare's benefits for the upcoming year. The handbook is available in different languages.
- If you have a **Medicare Advantage Plan or a stand-alone Part D plan**, read your plan's Annual Notice of Change (ANOC) and 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 benefits they are allowed to offer their members, including whether some benefits are offered to all members or just some 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.



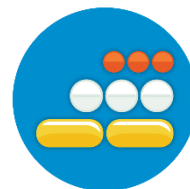
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Things to consider when choosing a new plan

Always read your plan's Annual Notice of Change (ANOC) and Evidence of Coverage (EOC). Will you be impacted by any changes in coverage for 2023 compared to 2022?

Ask yourself the following questions before choosing a **Part D drug plan**:

- Does the plan cover all the medications I take?
- Does the plan have restrictions on my drugs?
 - **Prior authorization** means that you must get approval from your Part D plan before the plan will pay for the drug.
 - **Step therapy** means that your plan requires you to try a cheaper version of your drug before it will cover the more expensive one.
 - **Quantity limits** restrict how much of a drug you can get per prescription fill.
- 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 prescriptions by mail order?
- What is the plan's star rating?
- If I have retiree coverage, will the Medicare drug plan work with this coverage?



Ask yourself the following questions before choosing a **Medicare Advantage Plan**:

- How much are the premiums, 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 health care benefits that are not covered by Original Medicare?
- What is the plan's star rating?
- Will this plan affect any additional coverage I may have?

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Know how to change your coverage

If you decide to change your Medicare coverage, you can do so by:

- Calling 1-800-MEDICARE to make changes over the phone
- Going to www.medicare.gov to make changes online
- Calling a plan directly to enroll (after getting all information in writing)



Tip: You may find it helpful to use **Medicare's Plan Finder tool**, which gives you a list of Medicare Advantage Plans and Part D plans, the drugs they cover, and their estimated costs for the year. You can access Plan Finder by going online to www.medicare.gov/plan-compare or calling 1-800-MEDICARE.

Protect yourself from marketing violations and enrollment fraud

Medicare has rules about how plans can and cannot communicate with you to market their insurance products. Plans are allowed to send you mail and emails but are not allowed to call or visit you in person without your permission. Here are some red flags to watch out for:

- Anyone who tries to pressure you to join their plan
- Anyone who claims they represent or are calling on behalf of Medicare
- Anyone who claims you are missing out on entitled plan benefits
- Anyone threatening that you will lose your Medicare benefits unless you sign up for a certain plan

If you see any of these red flags or feel you may be experiencing Medicare fraud, errors, or abuse, you can contact your Senior Medicare Patrol (SMP). SMPs can teach you how to spot and protect yourself from potential Medicare fraud.





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Who to contact for more information

State Health Insurance Assistance Program (SHIP): Contact your SHIP if you have questions about notices you receive or for help reviewing your options on the Plan Finder at Medicare.gov. When you contact your local SHIP, a certified counselor will give you one-on-one guidance based on your unique situation and needs.

Senior Medicare Patrol (SMP): Contact your SMP if you experience potential Medicare fraud, errors, or abuse. SMPs can help you prevent, detect, and report such experiences.

1-800-MEDICARE: Contact Medicare if you want to change your coverage during Open Enrollment. Medicare will send you a new *Medicare & You* handbook in the mail each fall, containing information specific to your region. If you do not receive your copy, contact Medicare to request another one.

Medicare Advantage Plan/Part D plan: Contact a plan directly if you have questions about its benefits, coverage, or costs. If you do not receive your ANOC or EOC, contact your plan to request copies.

Local SHIP contact information	Local SMP contact information
SHIP toll-free: ADRC: 920-448-4300	SMP toll-free: 888-818-2611
SHIP email: SHIP email: bc.adrc@browncountywi.gov	SMP email: smp-wi@gwaar.org
SHIP website: www.adrcofbrowncountv.org	SMP website: www.smpwi.org
To find a SHIP in another state: Call 877-839-2675 (and say "Medicare" when prompted) or visit www.shiphelp.org	To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org

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

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