

Fall Open Enrollment runs **October 15 through December 7**, and 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 Fall Open Enrollment. The last change you make will take effect on January 1, 2019. Take action to make sure your coverage will meet your needs in 2019.

1. Know the changes you can make during Fall 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 to make changes.

Beginning in 2019, there will be some enrollment period changes.

If you have a Medicare Advantage Plan, beginning in 2019, you will be able to change your coverage between January 1 and March 31. During this time, you can switch from one Medicare Advantage Plan to another, or switch from a Medicare Advantage Plan to Original Medicare, with or without a Part D prescription drug plan. If you are enrolled in Original Medicare, you will not be able to make changes during this time. **If you have Extra Help**, beginning in 2019, you will no longer be able to change plans once per month. Instead, if you have Extra Help, you will have a Special Enrollment Period (SEP) to enroll in or switch Part D plans **once per quarter in the first three quarters of the year** (January through March, April through June, and July through September).

It is important to be aware of these enrollment period changes, but note that **you should make any necessary changes to your Medicare coverage by December 7, 2018** in order for the changes to take effect January 1, 2019.



Medicare coverage options (continued on next page)



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
- May cover certain services that Original Medicare doesn't, like dental cleanings or a gym membership
- Usually have to see an in-network provider to receive covered services at lowest cost

Part D (prescription drug coverage)

- 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 2019.

Medicare Advantage and Part D plans usually change 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 2019 *Medicare & You* handbook to learn about Medicare's benefits for the upcoming 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 plan options in your area. You may find a cheaper plan that meets your health care and prescription drug needs. Research shows you can lower your costs by shopping around for a new plan.

3. Know who to contact if you have questions.

State Health Insurance Assistance Program (SHIP): Contact your SHIP if you have questions about any notices you receive. SHIP counselors can help you review your options and pick a plan that meets your needs. Visit www.shiptacenter.org or call 877-839-2675 to contact your SHIP.

Senior Medicare Patrol (SMP): Contact your SMP if you receive any notices that seem suspicious. SMP representatives can teach you how to spot and protect yourself from potential Medicare fraud. Visit www.smpresource.org or call 877-808-2468 to contact your SMP.

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.