



Medicare Minute Script – October 2020

Medicare’s Open Enrollment Period

Medicare’s Open Enrollment Period is the time of year when you can make changes to your Medicare coverage. Open Enrollment is October 15 through December 7, and any changes you make will take effect on January 1st.

Point 1: Know the changes you can make during Medicare’s Open Enrollment.

During Medicare’s Open Enrollment each fall, you can change how you receive your Medicare benefits. You can join a new or different Part D prescription drug plan. You can switch from Original Medicare, which is administered by the government, to a Medicare Advantage Plan, which is administered by private insurance companies. If you are in a Medicare Advantage Plan, you can join a new or different plan or switch to Original Medicare. 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. Even if you are satisfied with your current Medicare Advantage or Part D plan, there may be another plan in your area that offers the same coverage at a lower price. Or you may be able to receive better health and drug coverage for your health needs. Before deciding, look at all the Medicare health and drug plan options in your area.

Point 2: Review your current Medicare health and drug coverage.

You receive a lot of mail during Open Enrollment each fall, so it is important to know which mailings include information about your current coverage. If you have **Original Medicare**, visit www.medicare.gov or read the *Medicare & You* handbook that arrives by mail and explains the next year’s coverage. 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. These notices list any changes for your plan in the coming year. Pay special attention to any changes in a) the plan’s costs, b) the plan’s benefits and coverage rules, and c) the plan’s formulary (the list of drugs your plan covers). See if your drugs will still be covered next year and if your providers and pharmacies are still in the plan’s network. If you are unhappy with any of your plan’s changes, you can change plans.

Point 3: Know how to make changes to your Medicare health and drug coverage.

You can use services provided by the government to make Medicare coverage changes. Call 1-800-MEDICARE to make changes by phone. If you use computers, visit www.medicare.gov to compare options and make changes. Use the *Sign Up* slash *Change Plans* menu to reach the “Find a Medicare Plan” page. If you want one-on-one help reviewing your options or making changes, contact your State Health Insurance Assistance Program (SHIP). SHIPs are funded by the government to provide trusted, unbiased Medicare counseling. You can also contact plans directly to learn about the services they cover or to enroll. Confirm everything that a plan agent tells you before making a final decision and get everything in writing. Before joining, call your doctors to make sure that they are in the provider network for the plan you want to join.

Point 4: Know how to protect yourself from plan marketing violations and fraud.

The government has rules about Medicare plan marketing. Knowing the rules can help you protect yourself from dishonest plan agents or dishonest people posing as agents. 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,

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

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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.

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, say you will lose your Medicare benefits unless you sign up for a certain plan, offer “free” services or offer “extra benefits” for “signing up early.” Remember, you can use the entire Open Enrollment Period from October 15 through December 7 to make your decision.

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. Legitimate plans and agents will not request this information at an educational event and will not demand payment over the phone. Plans must send a bill.

Take Action:

1. Review any notices you receive from Medicare or your plan. Decide if you want to change your coverage. Contact your State Health Insurance Assistance Program (SHIP) for assistance with reviewing your choices.
2. Explore possible options for health and drug plans. Costs change each year, and you may find a less expensive plan that works for you. Call 1-800-Medicare or visit www.medicare.gov/plan-compare.
3. If you think an insurance agent did not follow Medicare’s rules about contacting you or marketing their plan, contact your Senior Medicare Patrol (SMP).

Local SHIP Contact Information	Local SMP Contact Information
SHIP toll-free: SHIP email: SHIP website: To find a SHIP in another state: Call 877-839-2675 or visit www.shiptacenter.org .	SMP toll-free: SMP email: SMP website: To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org .

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