

Drop-In Article

FOR IMMEDIATE USE

FIVE TIPS FOR MEDICARE OPEN ENROLLMENT

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With the arrival of the fall season, Medicare Open Enrollment is also upon us.

Medicare Open Enrollment—which runs from October 15 to December 7—is an important time of year for people with Medicare and their families and caregivers. It’s the time when you have the opportunity to review your Medicare coverage options and make choices about what health care coverage will best fit your needs in 2022.

You may be wondering if you need to make a change at all. If you’re happy with your current coverage, it’s available for 2022, and it continues to offer the benefits and services you want, you may not need to change.

However, a lot can happen in a year! Not only with your own health care needs, but also with the cost and benefits of plans, too. If you are currently enrolled in a Medicare Advantage or prescription drug plan, another plan may serve you better in 2022, offering new or different benefits that you were unaware of previously. Or you may be better served by Original Medicare.

This Open Enrollment period is also a great time to check your eligibility for Medicare Savings Programs, which can help you with Medicare premiums and other costs. Enrollment assistance is available in your community and 24 hours a day / 7 days a week at 1-800-MEDICARE to connect you to coverage that best fits your needs and budget.

As you consider your options for 2022 during Medicare Open Enrollment, I’d like to offer these five tips:

1. Check your mail. You may get important notices from Medicare or Social Security. If you're in a Medicare plan, you'll get an Annual Notice of Changes (ANOC) telling you of any changes in coverage, costs, or service area. Note any 2022 changes to your health coverage or any Extra Help you may get to pay for prescription drugs. You may also get brochures and other marketing materials from insurance companies that offer Medicare Advantage and prescription drug plans. Remember — plans are not allowed to call or come to your home without an invitation from you.

2. Review your 2022 [“Medicare & You”](#) handbook. This 128-page resource has a great deal of information about all Medicare options, including what is covered and how to enroll. It's now available in more languages.

3. Think about your Medicare coverage needs for 2022 and check your eligibility for Medicare Savings Programs. Carefully review your current Medicare coverage and note any upcoming changes to your costs or benefits. Decide if it will meet your needs for the year ahead. Check to see if your doctors are still in-network and your prescriptions remain on your plan's formulary. Consider if another plan may offer additional benefits that would be a good fit for you – or if another plan may offer similar benefits but cost you less. And, don't forget to check your eligibility for Medicare Savings Programs, which can assist you with your Medicare premiums and other costs.

4. Compare 2022 health and prescription drug plans. Medicare.gov makes it easy to compare coverage options and shop for Medicare Advantage and prescription drug plans. For a personalized search, log in or create an account (if you have a Medicare Number) to create or access a list of your drugs, compare your current Medicare plan to others, and see estimates of premiums, deductibles, and prescription drug costs. The plan with the lowest monthly premium may not always be the best fit for your health needs. Look at the plan's deductible and other out-of-pocket costs that factor into your total costs. Some plans offer extra benefits, like vision, hearing, or dental coverage, which could help meet your unique health care needs in 2022.

5. Get personalized help. In addition to Medicare.gov, you can call us at 1-800-MEDICARE. Help is available 24 hours a day, including weekends. You may also get personalized health

insurance counseling at no cost to you from your State Health Insurance Assistance Program (SHIP). Visit shiptacenter.org, or call 1-800-MEDICARE for your SHIP's phone number. Many SHIPs also have virtual counseling available.

Medicare health and drug plan costs and covered benefits can change from year to year. I encourage people with Medicare to look at their coverage choices annually and decide on the options that best meet their health needs.

Don't delay, the Open Enrollment period ends on December 7.