MEDICARE OPEN ENROLLMENT

FREQUENTLY ASKED QUESTIONS

If you aren't happy with your current Medicare plan, you can change it! Now is the time to review your current coverage to prepare for the upcoming 2025 open enrollment period and select the plan that best fits your needs and budget. Medicare's Open Enrollment period allows everyone with Medicare to make changes to their prescription drug plans or health plans for coverage.

When is the Medicare Open Enrollment period?

Every year, Medicare's Open Enrollment period is October 15 – December 7.

2 What is the Medicare Open Enrollment period?

Medicare health and drug plans can make changes each year – things like cost, coverage, and what providers and pharmacies are in their networks. October 15 – December 7 is when all people with Medicare can change their Medicare health plans and prescription drug coverage for the following year to better meet their needs.

3 Who is eligible to make coverage changes during Medicare open enrollment?

If you're currently covered by traditional Medicare or Medicare Advantage, then you are eligible to make changes during open enrollment.

How do I know if I need to change plans?

If you are in a Medicare health or prescription drug plan, you should always review the materials these plans send you, like the "Evidence of Coverage" (EOC) and "Annual Notice of Change" (ANOC). If the plans are changing, you should make sure your plans will still meet your needs for the following year. If you're satisfied that the current plans will meet your needs for next year and it's still being offered, you don't need to do anything.

5 When can I get information about next year's Medicare plans?

Information for next year's plans will be available beginning in October 2024.

6 Where can I find Medicare plan information or compare plans?

1-800-MEDICARE or Medicare.gov. At Medicare.gov, you can do a side-by-side comparison of plan coverage, costs, and quality ratings to help you see the real differences between plans and feel confident in your choice.

7 What is "Extra Help" for prescription drug coverage?

If you are struggling with your prescription drug costs, "Extra Help" is a Medicare program that can help pay for your drug coverage (Part D) premiums, deductibles, coinsurance, and other out-ofpocket costs. If you make less than \$22,000 a year, it's worth it to apply. Visit ssa.gov/extrahelp or call Social Security at (800) 772-1213 (TTY 1-800-325-0778) to apply.

This flyer is intended to provide educational information only. It does not constitute an offer of insurance or personalized advice. This information is based on current Medicare regulations and estimates. Actual costs and benefits may vary. Please contact a licensed insurance agent or visit www.cms.gov for specific plan details and enrollment assistance.

