



Protect Your Health and Your Card

Making the most of Medicare Open Enrollment

FAMILY FEATURES

Eating well and regular exercise are part of a healthy lifestyle, and so is making sure you have the right health care coverage. Medicare's annual Open Enrollment period is a good time to review your current coverage and decide if there may be a better fit based on changes to current plans, your budget or health needs.

During Medicare Open Enrollment, which runs Oct. 15-Dec. 7, 2017, you can enroll in or make changes to your Medicare health or prescription drug plan for coverage that begins Jan. 1, 2018. If you miss the deadline, you will likely have to wait a full year before you are able to make changes to your plan.

To make Medicare Open Enrollment part of your healthy lifestyle, follow these five steps:

1. Review your current plan notice. Read any notices from your Medicare plan about changes for next year, especially your "Annual Notice of Change" letter. Look at your plan's information to make sure your drugs are still covered and your doctors are still in network.

2. Think about what matters most to you. Medicare health and drug plans change each year and so can your health needs. Do you need a new primary care doctor? Does your network include the specialist you want for an upcoming surgery? Does your current plan cover your new medication? Does another plan offer the same coverage at a lower cost? Take stock of your health status and determine if you need to make a change.

3. Find out if you qualify for help paying for Medicare. Learn about programs in your state to help with the costs of Medicare premiums (through Medicare Savings Programs), your Medicare Part A (hospital insurance) and Medicare Part B (medical insurance) deductibles, coinsurance and copayments, and Medicare prescription drug coverage costs (through Extra Help). Visit Medicare.gov or call your State Health Insurance Assistance Program (SHIP) to learn more.

4. Shop for plans that meet your needs and fit your budget. Starting each October, you can use Medicare's Plan Finder tool at Medicare.gov/find-a-plan to see what plans are offered in your area. A new plan may:

- Cost less
- Cover your drugs
- Let you go to the providers you want, like your doctor or pharmacy.

If you find your current coverage still meets your needs, then you're done. Remember, during Medicare Open Enrollment, you can decide to stay in Original Medicare or join a Medicare Advantage Plan. If you're already in a Medicare Advantage Plan, you can switch back to Original Medicare.

5. Check your plan's Star Rating before you enroll. The Medicare Plan Finder is up-to-date with the Star Ratings for Medicare health and prescription drug plans. Plans are given an overall quality rating on a 1-5 star scale, with 1 being the lowest performing and 5 stars representing excellent performance. You can use Star Ratings to compare the quality of health and drug plans being offered.

For more information, visit medicare.gov or call 1-800-MEDICARE (1-800-633-4227) and say "Agent." TTY users can call 1-877-486-2048. Help is available 24 hours a day, including weekends. If you need help in a language other than English or Spanish, let the customer service representative know the language. You can also get personalized health insurance counseling at no cost to you from your local SHIP by visiting shiptacenter.org. More information about Medicare is available on the Medicare Facebook page and by following @MedicareGov on Twitter.

Protect Your Medicare Card

Protect your identity as well as your health by guarding your Medicare card like you would a credit card. Medicare is aiding in the fight against Medicare fraud by removing Social Security Numbers from Medicare cards and replacing them with a new, unique number for each person with Medicare. Medicare will mail the new cards with unique numbers between April 2018-April 2019. Here are some steps you can take to protect yourself from identity theft:

- Don't share your Medicare number or other personal information with anyone who contacts you by telephone, email or approaches you in person, unless you've given them permission in advance. Medicare will never contact you uninvited and ask for your Medicare number or other personal information.
- Tell your friends and neighbors to guard their Medicare numbers.

- Don't ever let anyone borrow or pay to use your Medicare number.
- Review your Medicare Summary Notices to be sure you and Medicare are only being charged for services actually provided.
- Be wary of salespeople who knock on your door or call you uninvited and try to sell you a product or service.
- Don't accept items received through the mail that you didn't order. You should refuse the delivery and/or return it to the sender. Keep a record of the sender's name and the date you returned the items.

If someone calls you and asks for your Medicare number or other personal information, hang up and call 1-800-MEDICARE (1-800-633-4227) and learn more about how you can fight Medicare fraud at Medicare.gov/fraud.

Information provided by the U.S. Department of Health & Human Services.

OPEN ENROLLMENT IS HERE.

This is your chance to look at all of your Medicare plan choices like prescription drug plans and Medicare Advantage plans from private insurers.



BE OPEN-MINDED.

Plans change every year, so can your health needs. Don't assume your current plan is still your best choice. Compare and see.



OPEN YOUR EYES TO THE POSSIBILITIES.

You could find better coverage, extra benefits or lower costs. It's worth taking a few minutes to explore your options.



OPEN YOUR LAPTOP.

Go to medicare.gov and use the Plan Finder and other tools to make comparing plans easier. Or, visit medicare.gov/contacts to find free help at your State Health Insurance Program (SHIP).



WE'RE OPEN 24/7 AT 1-800-MEDICARE.

Prefer to talk it over? We're here to help. TTY Users: 1-877-486-2048



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Information provided by the U.S. Department of Health & Human Services

MEDICARE OPEN ENROLLMENT

October 15 - December 7

Open to lower premiums, extra benefits?

