

Fall Open Enrollment

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, 2021. Take action to make sure your coverage will meet your needs in 2020

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 Part D)

Call 1-800-MEDICARE to make changes

Medicare coverage Options

Original Medicare

- Medicare coverage directly through the 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 does not, 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)

- Can be a 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 2021

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 2021 *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 plans in your area. You may find a cheaper plan that meets your healthcare and prescription drug needs. Research shows you can lower your costs by shopping around.

Medicare Advantage Plans have significant flexibility in the supplemental benefits they are allowed to offer their members. This includes the ability to offer benefits to some members that are not directly considered medical care, like nutrition services.

This means that there are many factors to consider when comparing Medicare Advantage Plan options during Fall Open Enrollment. Carefully review your plan's EOC and any other plan materials. If you are considering a new plan that offers its members additional supplemental benefits, make sure to find out about the costs and coverage restrictions associated with those benefits.

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 mail or e-mail that seems suspicious, or if you suspect a plan of misleading marketing. 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 SHIP.

Medicare Advantage/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.