

## Remember, Medicare plans can change each year

### Important Medicare dates

#### September & October—Review & compare

**Review:** Your plan may change. Review any notices from your plan about changes for next year.

**Compare:** In October, use Medicare's tools to find a plan that meets your needs.

#### October 15—Open Enrollment begins

This is the one time of year when ALL people with Medicare can make changes to their health and prescription drug plans for the next year.

**Decide:** October 15 is the first day you can change your Medicare coverage for next year.

#### December 7—Open Enrollment ends

In most cases, December 7 is the last day you can change your Medicare coverage for next year. The plan has to get your enrollment request (application) by December 7.

#### January 1—Coverage begins

Your new coverage begins if you switched to a new plan. If you stay with the same plan, any changes to coverage, benefits, or costs for the new year will begin on January 1.

#### Making changes to your coverage after January 1

Between January 1–February 14, if you're in a Medicare Advantage Plan, you can leave your plan and switch to Original Medicare. If you switch to Original Medicare during this period, you'll have until February 14 to also join a Medicare Prescription Drug Plan to add drug coverage. Your coverage will begin the first day of the month after the plan gets your enrollment form.

Medicare.gov

1-800-MEDICARE

(1-800-633-4227)

TTY 1-877-486-2048

### Do you need Extra Help paying for Medicare prescription drug coverage?

If you have limited income and resources, you may qualify for "Extra Help" to pay your prescription drug costs. Visit [socialsecurity.gov/i1020](http://socialsecurity.gov/i1020) to apply online. Or, call Social Security at 1-800-772-1213 and ask for form SSA-i1020. TTY users should call 1-800-325-0778.

CENTERS FOR MEDICARE & MEDICAID SERVICES

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Have you done your

## Yearly Medicare Plan Review?

Medicare  
Open Enrollment

October 15–December 7



## Medicare is stronger than ever with better choices and lower costs to you.

- Expanded Medicare benefits under the Affordable Care Act continue to be available—things like free preventive benefits, cancer screenings, and yearly “Wellness” visits.
- You can save money if you’re in the “donut hole” with big discounts on brand-name prescription drugs.

Each year, there are new health plan and prescription drug coverage choices. You should review your current health and prescription drug coverage each fall and make sure your plan’s still right for you.

## Introducing the Health Insurance Marketplace

The Health Insurance Marketplace, a key part of the Affordable Care Act, will take effect in 2014. It’s a new way for individuals, families, and employees of small businesses to get health coverage.

Medicare isn’t part of the Marketplace, so you don’t need to do anything. If you have Medicare, you’re considered covered. The Marketplace won’t affect your Medicare choices, and your benefits won’t be changing. No matter how you get Medicare, whether through Original Medicare or a Medicare Advantage Plan (like an HMO or PPO), you’ll still have the same benefits and security you have now. You won’t have to make any changes.

**Note:** The Marketplace doesn’t offer Medicare Supplement Insurance (Medigap) policies or Part D drug plans.

## Is your plan still right for you?

### Medicare can show you plans in your area that may:

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

### You can also get:

- ✓ An estimate of your out-of-pocket costs
- ✓ Quality and customer service ratings from current plan members

Decide which plan will meet your needs for next year. If you want to change plans, call the plan you want to join. Medicare can also help you enroll—online, in person, at an event in your community, or on the phone. If you’re satisfied that your current coverage will meet your needs for next year, you don’t need to do anything.

**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 use Open Enrollment to switch back to Original Medicare.

## 4 ways to get the help you need

1. Visit [Medicare.gov/find-a-plan](http://Medicare.gov/find-a-plan) to use the Medicare Plan Finder.
2. Look at your most recent “Medicare & You” handbook to see a listing of plans in your area. You should also review any information you get from your current plan, including the “Annual Notice of Change” letter.
3. Call 1-800-MEDICARE (1-800-633-4227), and say “Agent.” TTY users should 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.
4. Get free personalized health insurance counseling by calling your State Health Insurance Assistance Program (SHIP). To get the phone number, visit [Medicare.gov/contacts](http://Medicare.gov/contacts), or call 1-800-MEDICARE.

