

## WHAT IS FALL OPEN ENROLLMENT?

I enrolled in Medicare about six months ago. My friend told me that the Fall Open Enrollment Period for Medicare is coming up. What is Fall Open Enrollment, and is there anything I need to do during this time?

-April (Montpelier, VT)

Dear April,

Fall Open Enrollment runs from **October 15 through December 7** each year. During this time, you can make changes to your health insurance coverage, including adding, dropping, or changing your Medicare coverage. Even if you are happy with your current health and drug coverage, Fall Open Enrollment is the time to review what you have, compare it with other options, and make sure that your current coverage still meets your needs **for the coming year**.

You can make as many changes as you need to your Medicare coverage during Fall Open Enrollment. The changes you can make include:

1. Joining a new Medicare Advantage Plan
2. Joining a new Part D prescription drug plan
3. Switching from Original Medicare to a Medicare Advantage Plan
4. Switching from a Medicare Advantage Plan to Original Medicare (with or without a Part D plan)

Regardless of how you receive your Medicare coverage, you should consider:

- Your access to health care providers you want to see
- Your access to preferred pharmacies
- Your access to benefits and services you need
- The total costs for insurance premiums, deductibles, and cost-sharing amounts

If you have Original Medicare, visit [www.medicare.gov](http://www.medicare.gov) or read the 2021 Medicare & You handbook to learn about Medicare's benefits for the upcoming year. You should review any increases to Original Medicare premiums, deductibles, and coinsurance charges.

If you have a Medicare Advantage Plan or a stand-alone Part D plan, read your plan's Annual Notice of Change (ANOC) and/or Evidence of Coverage (EOC). Review these notices for any changes in:

- The plan's costs
- The plan's benefits and coverage rules
- The plan's formulary (list of drugs your plan covers)

**Make sure that your drugs will still be covered next year and that your providers and pharmacies are still in the plan's network.**

If you are unhappy with any of your plan's changes, you can enroll in a new plan. If you want assistance reviewing your options, contact your State Health Insurance Assistance Program (SHIP) – APPRISE in PA - for unbiased counseling. To contact Joan from APPRISE, call 215-844-0439 for a review of your options.

Even if you are happy with your current Medicare coverage, consider other Medicare health and drug plan options in your area. For example, even if you do not plan to change your Medicare Advantage or Part D plan, you should check to see if there is another plan in your area that will offer you better health and/or drug coverage at a more affordable price. Research shows that people with Medicare prescription drug coverage could lower their costs by shopping among plans each year; there could be another Part D plan in your area that covers the drugs you take with fewer restrictions and/or lower prices.

If you are turning 65 or starting Medicare because of other reasons, you do not need to wait for Open Enrollment. You can call any time for information, personalized counseling, or to set up an appointment.

Contact Joan from APPRISE, call 215-844-0439 for a review of your options.