



August 2023

Help Your Loved Ones with Their Yearly Medicare Review

Medicare Open Enrollment happens every year from October 15 to December 7. This is a great time to help your loved one review their Medicare health or drug coverage and help them decide if they want to make changes. Medicare costs and benefits can change each year. Health conditions, new prescription drugs, or a new diagnosis might also change what coverage someone needs. Comparing Medicare options could help them find better coverage or save money.

If your loved one chooses to keep their current Medicare health and drug coverage, they don't need to do anything—their coverage will continue automatically.

During Open Enrollment, there's a lot of mail and advertisements from companies offering Medicare products. Remember, Medicare.gov, the "Medicare & You" handbook, and 1-800-MEDICARE (1-800-633-4227; TTY: 1-877-486-2048) are the official sources of unbiased Medicare information.

Important Medicare dates to remember

October 1—Review & compare

Review: Your loved one's costs and benefits may change. Review any notices from their current plans about changes for the next year.

Compare: Visit Medicare.gov/plan-compare to find and compare health and drug plans that are available where they live and might meet their needs.

October 15—Open Enrollment begins

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

December 7—Open Enrollment ends

In most cases, this is the last day to change Medicare coverage for the next calendar year. A health or drug plan must get the enrollment by December 7.

January 1—Coverage begins

If your loved one joins or switches to a new health or drug plan, their new coverage starts January 1. If they keep their current coverage, any changes to benefits or costs for the new year will begin on January 1.

Important Medicare dates to remember (continued)

Changing coverage after January 1

Between January 1–March 31, people in a Medicare Advantage Plan can drop their plan and switch to another Medicare Advantage Plan (with or without drug coverage), or to Original Medicare. Switching to Original Medicare, also gives the option to join a Medicare drug plan. Coverage will begin the first day of the month after the plan gets the new enrollment.

Shop for plans by going to [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare)

You'll be able to help your loved one:

- ✓ Compare health and drug plans side by side
- ✓ Get an estimate of their out-of-pocket costs
- ✓ Find quality and customer service ratings from current plan members
- ✓ Manage a list of preferred pharmacies and any prescription drugs they take

Need help comparing plans?

- **Call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.** We're here to help 24 hours a day, including weekends. If you or your loved one need help in a language other than English or Spanish, let the customer service representative know.
 - Your loved one needs to give permission for you to speak to 1-800-MEDICARE on their behalf. They can fill out and mail a “Medicare Authorization to Disclose Personal Health Information” form (or submit it online in their Medicare.gov account).
- **Call their State Health Insurance Assistance Program (SHIP) to get free, personalized health insurance counseling.** Visit shiphelp.org to get the phone number for their local SHIP.

You have the right to get Medicare information in an accessible format, like large print, braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [Medicare.gov/about-us/accessibility-nondiscrimination-notice](https://www.Medicare.gov/about-us/accessibility-nondiscrimination-notice), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

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