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AARP: Three Things You Need to Know About Medicare Open Enrollment

Don't miss the once-a-year opportunity to make changes to your Medicare plan

WASHINGTON, DC — AARP encourages everyone with Medicare to take advantage of this year's Medicare Open Enrollment period October 15th–December 7th to review their health and prescription drug plans for 2015. AARP wants people to know the Medicare plan changes that can be made, the four things to consider, and how to make changes.

“Whether you have original Medicare or a Medicare Advantage plan, don't miss this seven-week window to make changes to your insurance coverage,” said Nicole Duritz, AARP Vice President, Health Education and Outreach. “If your health and prescription drug needs have changed, or your current plan has made changes, now is the time to make adjustments.”

During **Medicare Open Enrollment**, AARP recommends that people evaluate their current health and prescription drug coverage. This is the time to make adjustments based on changes in health status, income, lifestyle, or personal preference. For instance, people can add or switch their Medicare prescription drug coverage based on the specific medications they need. Others may want to change plans so that they can continue seeing their doctor or continue going to the same health care center.

Three Things To Know About Medicare Open Enrollment

1. Main Changes You Can Make

- Here are three changes you can make during open enrollment:
- Switch from one Medicare Advantage plan to another Medicare Advantage plan
- Switch from one Medicare Prescription Drug Plan to another Medicare Prescription Drug Plan
- Join a Medicare Prescription Drug Plan

2. Consider the “Four C’s”

AARP recommends that people consider the “Four C’s” when reviewing Medicare plan options:

- **Cost** – Compare monthly premiums, annual deductibles, co-pays, and co-insurance.
- **Coverage** – Review the doctors and pharmacies included in the plan, as well as prescription drugs and other services you need.
- **Convenience** – Look at the accessibility of doctors, pharmacies, and services in the plans.
- **Customer Service** – Assess the quality of service a plan provides. Quality ratings are available for most Medicare Advantage and Medicare Part D prescription drug plans at www.medicare.gov/find-a-plan.

3. How to Make Medicare Plan Changes

People can make changes to their Medicare insurance plans during open enrollment by visiting the Medicare Plan Finder at www.medicare.gov/find-a-plan or by calling Medicare at 1-800- 633-4227. Medicare enrollees who want help understanding their options can contact **The State Health Insurance Assistance Program** (1-800-677-1116) for no-cost personalized health insurance counseling.

Other Helpful Resources

- **Medicare Open Enrollment and You** – Gives helpful information from AARP to make the most of your Medicare coverage.
- **AARP Medicare Q & A Tool** – Provides easy-to-understand answers about Medicare. (Available in Spanish at <http://bit.ly/1vISFsD>.)
- **Centers for Medicare & Medicaid Services** – Provides comprehensive information about Medicare and Medicaid.
- **State Health Insurance Assistance Program** – Offers free personalized health insurance counseling.

About AARP

AARP is a nonprofit, nonpartisan organization, with a membership of more than 37 million, that helps people turn their goals and dreams into real possibilities, strengthens communities and fights for the issues that matter most to families such as healthcare, employment and income security, retirement planning, affordable utilities and protection from financial abuse. We advocate for individuals in the marketplace by selecting products and services of high quality and value to carry the AARP name as well as help our members obtain discounts on a wide range of products, travel, and services. A trusted source for lifestyle tips, news and educational information, AARP produces AARP The Magazine, the world's largest circulation magazine; AARP Bulletin; www.aarp.org; AARP TV & Radio; AARP Books; and AARP en Español, a bilingual news source. AARP does not endorse candidates for public office or make contributions to political campaigns or candidates. The AARP Foundation is an affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. AARP has staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. Learn more at www.aarp.org.

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