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Medicare Open Enrollment Opens This Week, October 15 - December 7

AARP encourages Medicare beneficiaries to compare prescription drug coverage plans to save money

En español

WASHINGTON, DC — It's that time of year again: **Medicare Open Enrollment**. AARP encourages all Medicare beneficiaries to review their health and prescription drug plan choices for 2016 during open enrollment (October 15th - December 7th). With the explosive rise in prescription drug prices, consumers should pay particular attention to their drug coverage options to help save money.

"Open enrollment is your one opportunity each year to make changes in your coverage that best meet your current needs and help you save money," said Patricia Barry, AARP's online "Ms. Medicare" columnist and author of the just-published second edition of *Medicare for Dummies* which walks readers step by step through the process of comparing and choosing plans. "It really pays to sit down and see if a different plan will work better for you."

Medicare plans can change their costs and benefits every calendar year. Insurers must notify all their enrollees of any plan changes for 2016 before the end of September. AARP strongly recommends that people read these notices carefully, compare the details of their current plan with other available plans, and change to a different one if they want to. People happy with their current plans do not need to do anything—reenrollment occurs automatically.

"Many people don't realize that Medicare health and prescription drug plans' cost-sharing can vary enormously, even for the same drug or service," said Leigh Purvis, MPA, Director of Health Services Research, AARP Public Policy Institute. "Some people have saved hundreds of dollars just by changing to a different plan. For someone on a fixed monthly income, this can be a huge relief."

According to Barry, the two most common questions asked about Medicare Open Enrollment are:

Question: How do I choose among so many different plans?

Answer: Use the plan finder program on Medicare's website at <https://www.medicare.gov/find-a-plan/questions/home.aspx>. Or call the Medicare help line at 1-800-633-4227. Or get free personal help from your state health insurance assistance program (SHIP) at www.shiptacenter.org.

Question: I turn 65 in June. Will I have to wait until Open Enrollment to sign up for Medicare?"

Answer: No. Open Enrollment is only for people already in Medicare. New Medicare beneficiaries get their own seven-month enrollment period around their 65th birthday. If you're older than 65 and have health insurance from an employer, you are entitled to a special enrollment period when you stop working, without risking late penalties.

Things To Know About Medicare Open Enrollment

Changes You Can Make

Here are changes you can make during open enrollment:

- Switch from traditional Medicare to a Medicare Advantage plan, or vice versa
- Switch from one Medicare Advantage plan to another
- Switch from one stand-alone Medicare Part D prescription drug plan to another
- Drop Medicare Part D prescription drug coverage
- Join a Medicare Prescription Drug Plan if you didn't sign up when you were first eligible

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.

Resources

- [AARP Medicare Starter Kit](#)
- [Medicare Open Enrollment and You](#)
- [Centers for Medicare & Medicaid Services](#)
- [State Health Insurance Assistance Program](#)
- [AARP Medicare Q&A Tool](#)

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CONTACT:

Greg Phillips, 202-434-2560, media@aarp.org, [@AARPMedia](https://twitter.com/AARPMedia)

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