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## Medicare Open Enrollment Opens October 15

AARP encourages all Medicare beneficiaries to compare coverage plans to save money in 2017

### En español

**WASHINGTON, DC** — This fall, AARP is encouraging Medicare beneficiaries to read their annual Notice of Change and to review their health and prescription drug plan options for 2017 during **Medicare Open Enrollment** (October 15<sup>th</sup> – December 7<sup>th</sup>). Given the trend in high prescription medication prices, consumers are advised to pay close attention to their Medicare Part D drug plan options to help save money.

Medicare plans often change their cost-sharing and coverage benefits every year. However, insurers must notify all their enrollees of any plan changes for the coming year before the end of September. AARP strongly recommends that people read these Notices of Change carefully, compare their current plan with other available plans, and change to a different plan during open enrollment if it better meets their current needs. People satisfied with their current coverage do not need to do anything because reenrollment will occur automatically.

“The out-of-pocket co-pay amounts that people are paying for their prescription drugs are going up for many seniors because of rising drug prices,” said **AARP Chief Public Policy Officer Debra Whitman, PhD**. Medicare health and prescription drug cost-sharing can vary widely between plans for the same drug or service. “During Medicare Open Enrollment, some people may be able to save hundreds of dollars on out-of-pocket costs just by changing to a different plan.”

### *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 local doctors, pharmacies, and services included in the plans.
- **Customer Service** – Consider the quality of service a plan provides. Quality ratings for most Medicare Advantage and Medicare Part D prescription drug plans are available at [www.medicare.gov/find-a-plan](http://www.medicare.gov/find-a-plan).

#### **Where to Get Help**

Medicare can be very confusing to people. There are a number of resources for people to get free assistance in choosing the best Medicare plans:

- Call the Medicare help line at 1-800-633-4227.
- Use Medicare’s plan finder program at <https://www.medicare.gov/find-a-plan/questions/home.aspx>.
- Contact your state health insurance assistance program (SHIP) for free personal help at [www.shiptacenter.org](http://www.shiptacenter.org).

#### **Resources**

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

### **About AARP**

AARP is a nonprofit, nonpartisan organization, with a membership of nearly 38 million that helps people turn their goals and dreams into 'Real Possibilities' by changing the way America defines aging. With staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP works to strengthen communities and promote the issues that matter most to families such as healthcare security, financial security and personal fulfillment. AARP also advocates for individuals in the marketplace by selecting products and services of high quality and value to carry the AARP name. As a trusted source for news and information, AARP produces the world's largest circulation magazine, AARP The Magazine and AARP Bulletin. AARP does not endorse candidates for public office or make contributions to political campaigns or candidates. To learn more, visit [www.aarp.org](http://www.aarp.org) or follow @aarp and our CEO @JoAnn\_Jenkins on Twitter.

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