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Medicare Open Enrollment Begins October 15

AARP says now is the time to compare Medicare plans, and there's free help available

En español / WASHINGTON, DC—Medicare Open Enrollment runs from October 15th through December 7th and is the perfect opportunity each year to review your Medicare plan coverage for 2018. AARP is encouraging everyone with Medicare coverage to compare their health and prescription drug plan options during the seven weeks of Medicare Open Enrollment.

"Medicare Open Enrollment is your once-a-year opportunity to compare plans to find one that best meets your needs at a price that's right for you," said Lina Walker, PhD, Vice President in AARP Public Policy Institute. "Medicare health and prescription drug cost-sharing can vary widely between plans for the same drug or service, so it's smart to look at your options each year and switch if necessary."

Medicare plans often change their cost-sharing and coverage benefits every year. Insurers are required to notify all their enrollees of any plan changes for the coming year before the end of September by sending them an Annual Notice of Change. AARP strongly recommends that people read these notices 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.

"Out-of-pocket costs for prescription medications are going up for many seniors because of rising drug prices," said Jane Sung, Senior Strategic Policy Advisor in AARP Public Policy Institute. "Medicare plans change their formularies each year and some drugs get moved to higher-cost tiers, which mean increased costs for seniors. It's worth the effort to compare plans each year."

Things to Know About Medicare Open Enrollment

Changes You Can Make

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"

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.

Help Is Available

Medicare is complicated and can be confusing but there is free help available in choosing the best Medicare plans during Medicare Open Enrollment:

- 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 personal help at www.shiptacenter.org.



Resources

- AARP Medicare Resource Center
- Medicare for Dummies, 3rd Edition
- Centers for Medicare & Medicaid Services
- State Health Insurance Assistance Program

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About AARP

AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. With nearly 38 million members and offices in every state, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP works to strengthen communities and advocate for what matters most to families with a focus on health security, financial stability and personal fulfillment. AARP also works for individuals in the marketplace by sparking new solutions and allowing carefully chosen, high-quality products and services to carry the AARP name. As a trusted source for news and information, AARP produces the nation's largest circulation publications, AARP The Magazine and AARP Bulletin. To learn more, visit www.aarp.org or follow @AARP and @AARPadvocates on social media.

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