

MEDICARE OPEN ENROLLMENT:

What is Medicare open enrollment?

Medicare Open Enrollment – also known as the annual election period – refers to the annual period (**October 15 through December 7**) during which Medicare plan participants can reevaluate their coverage — whether it's Original Medicare with supplemental drug coverage, or a Medicare Advantage (MA) plan and make changes if they want to do so.

During Medicare open enrollment, a beneficiary can:

- Switch between Medicare Advantage (MA) plans or switch from Medicare Advantage back to Original Medicare (you'll likely need a standalone Part D Rx plan).
- Join a Medicare Prescription Drug Plan
- Switch from one Part D to another or
- Drop Medicare Part D coverage entirely.

Note: Most MA plans in Stanislaus County include Part D Rx plan that cannot be changed unless you change plans entirely.

This annual open enrollment **does not apply to Medicap** (Supplement) plans, which are only guaranteed-issue during a beneficiary's initial enrollment period, and during limited special enrollment periods. Ask HICAP what options you have and when you can make changes...Some companies may offer enrollment into Medicap at any time.

Remember: Medicare open enrollment begins on October 15 and ends on December 7, with changes effective on January 1.

Make sure to call HICAP and ask for the Stanislaus County **MA plan comparison chart** or download from our website www.agingservices.info

New: Medicare Advantage Plan open (disenrollment) period: runs from **January 1 to March 31**, and allows Medicare Advantage participants to either switch to a different Medicare Advantage plan or back to Original Medicare (plus a Part D plan).

Note: MA plan recipients are only allowed to make one change during this time.

How to get help with your Medicare Questions:

- 1) **HICAP** - Local, free, unbiased help for people with Medicare. **209 558-4540**
HICAP doesn't sell insurance – they just help you compare plans and explain all your options. In Stanislaus County <http://www.agingservice.info>
Office Location: At the Stanislaus County Veterans Center
3500 Coffee Road suite 19 Modesto, CA 95355
- 2) **MEDICARE:** You can call the national Medicare number or go online to research plans yourself. **1-800-MEDICARE (1-800-633-4227)**
<http://www.Medicare.gov>
or [www. MyMedicare.gov](http://www.MyMedicare.gov) for personalized plan information
- 3) **Contact MA plan Representatives** directly – The MA plan can often give you more in-depth information for the plans they sell.
- 4) Contact an **Independent Insurance Sales Broker/Company** – Brokers often sell both Medigap (Supplement), Part D Prescription Drug plans and some Medicare Advantage plans as well.