

5 Things To Do During Annual Medicare Open Enrollment

Medicare's Annual Open Enrollment season runs **October 15th through December 7th**. Here are **5 important things** every Medicare beneficiary can do. First, review the five steps below to determine if you are happy with your current coverage. If you are satisfied, then **do nothing**. However, if you have questions or concerns **write them down** and check in with a local SHIP counselor.

Date

Name

City/County

1

Review your plan notice.

Be sure to read any notices from your Medicare plan about changes for next year, especially your "Annual Notice of Change" letter. Review your plan's information to make sure your prescription drugs are still covered and your preferred doctors are still in the network.



2

Think about what matters most to you.

Medicare health and prescription drug plans change each year. Your health needs may change, too. Do you need a new primary care doctor? Does your network include the specialist you want for an upcoming surgery? Is your new medication covered by your current plan? Does another plan offer the same value at a lower cost? Take stock of your health status and determine if you need to make changes.



3

Find out if you qualify for help paying for your Medicare.

Learn about programs in Maryland that help with the cost of Medicare premiums, Medicare Part A (hospital insurance) and Medicare Part B (medical insurance) deductibles, coinsurance and copayments and Medicare prescription drug coverage. To do this, make an appointment with a local **State Health Insurance Assistance Program (SHIP) counselor** or visit **www.Medicare.gov**.



4

Shop for plans that meet your needs and fit your budget.

Starting in October, you may use Medicare's Plan Finder tool located at www.Medicare.gov/find-a-plan to see if other plans are offered in your area. A new plan may cost less, cover your specific prescription drugs, and include providers you want, such as your doctor or pharmacy.



5

Check your plan's star rating before you enroll.

The Medicare Plan Finder has been updated with the **current Star Ratings** for Medicare health and prescription drug plans. Plans are given an overall quality rating on a 1 to 5 star scale, with 1 star representing poor performance and 5 stars representing excellent performance. Use the Star Ratings to compare the quality of health and drug plans being offered.



Call your local State Health Insurance Assistance Program (SHIP) office.

Get one-on-one decision support through Maryland's SHIP program. There is a SHIP located within your local Area Agency on Aging in every county and Baltimore City. Trained counselors are available to provide free, unbiased support. Learn the facts, discuss options, and get support with completing forms and making on-line comparisons. Many offices **require advance scheduled appointments** during open enrollment, so call early and look for opportunities for group community presentations.

Find a Counselor Near You
1-800-243-3425 (toll free)



Larry Hogan
Governor

Boyd K. Rutherford
Lt. Governor

Rona E. Kramer
Secretary



Help is also available 24 hours a day, including weekends.
1-800-MEDICARE 1-800-633-4227