

Medicare Open Enrollment

Ann Kayrish

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National Council on Aging

Improving the lives of 10 million older adults by 2020

Agenda

- This session will provide the following information:
 - Medicare Annual Open Enrollment
 - How to compare Medicare plans
 - How to join a new plan
 - Medigap and Open Enrollment
 - Medicare vs Marketplace

Open Enrollment for People with Medicare

- From October 15 to December 7 you can
 - Join or switch a Medicare Prescription Drug Plan
 - Join or switch a Medicare Advantage Plan
- Take time to review and compare health and drug plan choices
 - Choose and enroll in the plan that fits your needs
- Coverage begins on January 1, 2018

Why Compare Plans

- Each year
 - Medicare Plans can change costs and coverage
 - Plans mail Evidence of Coverage/Annual Notice of Change
 - Gives details about plan coverage, costs, etc. for the next year
- Some plans may choose to leave Medicare
- [NCOA Open Enrollment Fact Sheet](#)

Where to Get Plan Information

- Medicare Plan Finder on [Medicare.gov/find-a-plan/](https://www.Medicare.gov/find-a-plan/)
- Contact the Plan or visit the Plan website
- The “Medicare & You” handbook
- 1-800-MEDICARE (1-800-633-4227)
- State Health Insurance Assistance Program (SHIP) [shiptacenter.org](https://www.shiptacenter.org)
- BenefitsCheckUp®: www.BenefitsCheckUp.org

Medicare Plan Finder

Visit [Medicare.gov/find-a-plan](https://www.Medicare.gov/find-a-plan)

- Compare the cost ranges for Plans in your area.
- See which drugs are on the Plan's formulary
- Check the Plan's star rating
- 5 star and low performing plan icons

Medicare Plan Finder

You have the option to complete a general or personalized plan search. A personalized search may provide you with more accurate cost estimates and coverage information. To begin your plan search, please choose from one of these options below.

General Search

A general plan search only requires your zip code.

ZIP Code:

By clicking on this button you are agreeing to the terms and conditions of the [User Agreement](#)

[Find Plans](#)

Personalized Search

A personalized plan search requires your zip code and complete Medicare information. This page is secured to protect your personal information. If you don't want to enter your Medicare information, you may use the general search option above.

ZIP Code:

Medicare Number:

Example: 123456789A

Where can I find my Medicare Number?



Last Name:

Effective Date for Part A: Month Year

Not Part A? [Click here.](#)

Date of Birth: Month Day Year



Watch Medicare Plan Finder Online Demo

Additional Tools

- Find and Compare Medigap Policies
- Search by Plan Name or ID
- Enroll Now
- Check Your Enrollment
- Medicare Complaint Form

Resources

- Extra Help Paying for Medicare Prescription Drug Coverage
- Helpful Contacts
- Five Ways to Lower Your Costs During the Coverage Gap
- Find out about your Medicare Choices
- Download the Medicare Drug and Health Plan Data and Medigap Compare Databases



How to Join a New Plan During Annual Open Enrollment

- May be able to enroll in a Medicare Health Plan or Medicare Prescription Drug Plan by
 - Calling the plan
 - Enrolling on the plan's website or on [Medicare.gov](https://www.Medicare.gov)
 - Call 1-800-MEDICARE (1-800-633-4227)
- Paper application
- Enrolling in a new plan will disenroll you from your previous plan

Medicare Advantage Plans and Open Enrollment

If you're in a Medicare Advantage (MA) Plan

- You can switch to another MA Plan by joining a new MA Plan
- You'll be automatically disenrolled from your old plan
- You can switch back to Original Medicare by joining a stand-alone Medicare drug plan
 - If you do, you should consider/see if you can get a Medigap policy

Leaving a Medicare Advantage (MA) Plan

Between January 1–February 14, you can leave an MA Plan and switch to Original Medicare

- ▶ If you make this change, you may also join a Medicare Prescription Drug Plan to add drug coverage
 - Coverage begins the first of the month after the plan gets enrollment form
- ▶ Check whether you could get a Medigap policy

If You Have Other Coverage



IMPORTANT

- If you have other coverage, like from an employer or union
 - ▶ Check with your plan's benefits administrator before making any changes to your coverage
 - ▶ Otherwise, you could lose coverage for you and your dependents

Medigap and Open Enrollment



- If you drop a Medicare Advantage (MA) Plan and join Original Medicare during the Open Enrollment Period
 - ✓ There's **no guarantee** that an insurance company will sell you a Medigap policy
 - ✓ You may have to meet medical underwriting requirements unless you have a guaranteed issue right
 - Within the first 6 months of receiving Part B
 - If your MA Plan leaves Medicare
 - States have different rules and protections
- Contact Medigap insurers in your area to see what policies might be available to you

Medicare and the Health Insurance Marketplace

- Medicare isn't part of the Marketplace
- Medigap policies, Medicare Advantage Plans, and stand-alone Part D plans are not sold through Marketplaces
- The Medicare OEP and Marketplace OEP have dates that overlap but they're different
 - Medicare OEP is October 15-December 7
 - Marketplace OEP is November 1-December 15

Medicare and the Health Insurance Marketplace

- In most cases, beneficiaries should enroll in Medicare when eligible or potentially face:
 - ▶ Gaps in coverage and late enrollment penalties
 - ▶ Loss of tax credits for those with QHP, meaning individual will pay higher monthly premiums to keep QHP coverage
- Medicare Part A and Medicare Advantage Plan coverage qualifies as minimum essential coverage

Resources from NCOA

- Open Enrollment compendium: <https://www.ncoa.org/news/ncoa-news/center-for-benefits-news/get-ready-open-enrollment/>
- Guide to Mailings & Key Events: <https://www.ncoa.org/resources/medicare-open-enrollment-guide-to-mailings-key-events/>
- My Medicare Matters® educational site and personalized decision support tool: www.mymedicarematters.org
- BenefitsCheckUp®: www.BenefitsCheckUp.org

Contact

Ann Kayrish: Ann.Kayrish@ncoa.org

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MEDICARE PART D PRESCRIPTION DRUG BENEFIT IN 2018

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