

Medicare Open Enrollment Fast Facts

- WHAT:** Medicare open enrollment is the annual period during which you can review, compare and select your health care plan choices, including your Medicare Part D prescription drug plan.
- WHEN:** Open enrollment for 2021 starts on **Tuesday, October 15, 2020** and closes on **Thursday, December 7, 2020**.
- WHO:** Medicare Part D plans are available to those eligible for Medicare.
- If you turn 65 this year, you can enroll during the three months before the month you turn 65, your birthday month and the three months after.
 - If you are under 65 and have been eligible for Social Security disability payments for two years, have permanent kidney failure, or meet a number of other conditions, you may be eligible for Medicare.
 - Some people with limited resources and income may qualify for the Extra Help program to pay for some of the costs related to a Medicare prescription drug plan. If you qualify for Extra Help, you can enroll anytime.
- WHY:** This time period is an opportunity for you to evaluate and update your current prescription drug plan based on your costs and individual health needs, or enroll for the first time.
- Prescription drug plans change and new plans become available each year that could offer better coverage and/or save you money.
- HOW:** Call Medicare at 1-800-MEDICARE (1-800-633-4227) or visit Medicare.gov.

Tips & Resources

- Ask a family member, friend or caregiver to evaluate your options with you and help decide which prescription drug plan best fits your needs. Here are a few things to consider:
 - Does the plan cover the medications you currently take or expect to take?
 - In addition to the monthly premium, what are your expected out-of-pocket medication costs for 2021 under different plans?
 - What pharmacies can you use to get your medications under different plans?
 - How is a plan performing based on its Star Rating?
- Check out the upgraded Medicare Plan Finder at [Medicare.gov/find-a-plan](https://www.medicare.gov/find-a-plan), which walks users through the Medicare Advantage and Part D enrollment process from start to finish and allows people to view and compare many of the supplemental benefits that Medicare Advantage plans offer. The new Medicare Plan Finder will make it easier to:
 - Keep track of premium changes
 - Compare pricing between Original Medicare, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies
 - Compare coverage options on their smartphones and tablets
 - Compare up to three drug plans or three Medicare Advantage plans side-by-side
 - Get plan costs and benefits, including which Medicare Advantage plans offer extra benefits
 - Build a personal drug list and find Medicare Part D prescription drug coverage that best meets their needs
- Visit the National Council on Aging's "My Medicare Matters" website (www.mymedicarematters.org) for resources on how to choose or switch Medicare Part D plans.