



Medicare Today Town Hall

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Acknowledgements

The information in this presentation came from the following excellent sources, *but any and all errors in translation are mine.*

- **SHIP National Technical Assistance Center**, www.shiphelp.org, 877-839-2675
- **Medicare Rights Center**, www.medicarerights.org, 800-333-4114 for Medicare questions

Medicare Open Enrollment

- What you can do during open enrollment
- What you *should* do during open enrollment
- Where to find what you need
- Where to find additional help
- What to avoid (scams, etc.)



What you can do

What you can do

- October 15—December 7; changes take effect January 1, 2022
- You can add, drop or change your Medicare Advantage and Part D coverage
- You can switch from Original Medicare to a Medicare Advantage (MA) plan, or switch to Original from MA
- Depending on your state, you may be able to buy a Medigap plan during this period



What you should do

What you should do

- Consider your current needs (what's changed since last year in your life and health?)
- Investigate your new options
 - Even if you're satisfied with your coverage, check to see if there is another plan offered in your area that offers health or drug coverage at a better price

A recent Kaiser Family Foundation [report](#) found that, for 2022, the average Medicare beneficiary has access to 39 Medicare Advantage plans—more than double the number available in 2017. Shopping may be worth it!

What you should do

- When evaluating plans/options, consider:
 - Access to providers and pharmacies you want to use
 - Access to benefits and services you need
 - Total costs for insurance premiums, deductibles and cost-sharing amounts
- Check your eligibility for Medicare Savings Programs, which can help you with premiums and other costs.
 - Enrollment assistance is available in your community and 24 hours a day, 7 days a week at 1-800-MEDICARE to connect you to coverage that best fits your needs and budget.



**Where to find what
you need**

Where to find what you need

- If you have Original Medicare, go to www.medicare.gov or read the 2022 *Medicare & You* handbook.
 - Sent to everyone enrolled in Medicare
 - Includes information about Medicare-covered services
 - Lists Medicare Advantage Plans and Part D plans in your area
 - If you did not receive a *Medicare & You* handbook, you can call 1-800-MEDICARE to request that your region's copy be sent to you.

Where to find what you need

- If you have MA plan or standalone Part D plan, look to your **Annual Notice of Change** and **Evidence of Coverage** documents, which list any changes for your plan in 2022. Pay special attention to the plan's costs, benefits and coverage rules and the formulary (list of covered drugs).
- You can also contact a plan directly with questions; get everything in writing.
- Before joining a new plan, call your doctors to make certain they are in the provider network!



Where to find help

Where to find help

- www.medicare.gov or 1-800-MEDICARE
- For one-on-one help, find your local **State Health Insurance Assistance Program (SHIP)**; SHIPs are federally funded to provide trusted, unbiased Medicare counseling. www.shiphelp.org or 877-839-2675 to find your local SHIP
- You can find SHIP contact info and other local aging resources via the Eldercare Locator, eldercare.acl.gov or 800-677-1116 (also federally funded, administered by USAging)



What to avoid

What to avoid/watch out for!

- During Open Enrollment, there is a higher risk of fraudulent activity.
- Medicare has rules for how plans can and cannot communicate with you (for example, a plan cannot call or email you if you did not ask them to do so or if you have no prior relationship with them).
- Beware of any pressure to join a particular plan, or scammers saying they are with Medicare, threaten to take your benefits, etc.

What to avoid/watch out for!

- If you feel you may be experiencing fraud, abuse or errors, contact your **Senior Medicare Patrol** (SMP).
- SMP representatives can teach you how to spot and protect yourself from potential Medicare fraud.
- www.smpresource.org, 877-8082468 to contact your local SMP



**Good luck and good
health!**



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