

Medicare Open Enrollment: Five Things You Need To Do

(NAPSA)—Routines help keep us focused, organized and even healthy. However, if your health routine doesn't include preparing for Medicare's Open Enrollment, now's the time to kick-start a new healthy habit.

If you have a Medicare health or prescription drug plan, Open Enrollment runs October 15 through December 7 and is the time you can make changes to your plan. Even if you're happy with your current coverage, you might find something that's a better fit for your budget or your health needs. If you miss an Open Enrollment deadline, you'll most likely have to wait a full year before you can make changes to your plan.

Here are five important things every Medicare beneficiary can do to get in the Medicare Open Enrollment routine.

1. Review your plan notice.

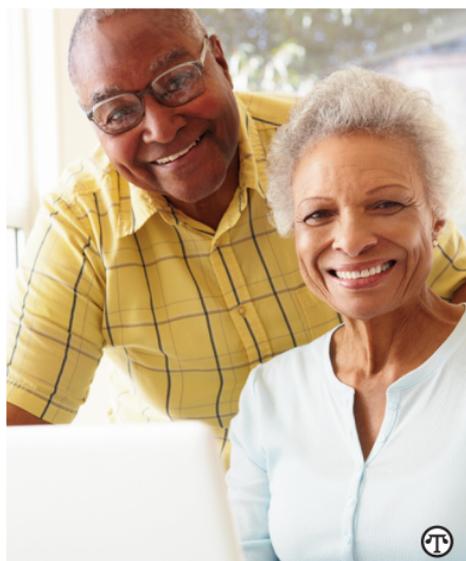
Be sure to read any notices from your Medicare plan about changes for next year, especially your "Annual Notice of Change" letter. Look at your plan's information to make sure your drugs are still covered and your doctors are still in network.

2. Think about what matters most to you. Medicare health and drug plans change each year and so can your health needs. 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 a change.

3. Find out if you qualify for help paying for your Medicare. Learn about programs in your state to help with the costs of Medicare premiums, your Medicare Part A (hospital insurance) and Medicare Part B (medical insurance) deductibles, co-insurance and co-payments, and Medicare prescription drug coverage costs. You can do this by visiting Medicare.gov or making an appointment with a local State Health Insurance Assistance Program (SHIP) counselor.

4. Shop for plans that meet your needs and fit your budget. Starting in October, you can use Medicare's Plan Finder tool at www.Medicare.gov/find-a-plan to see what other plans are offered in your area. A new plan may:

- Cost less
- Cover your drugs



Even if you're happy with your current health insurance, it can be a healthy idea to see what else is available every autumn during Open Enrollment.

c. Let you go to the providers you want, like your doctor or pharmacy.

If you find that your current coverage still meets your needs, then you're done. Remember, during Medicare Open Enrollment, you can decide to stay in Original Medicare or join a Medicare Advantage Plan. If you're already in a Medicare Advantage Plan, you can switch back to Original Medicare.

5. Check your plan's star rating before you enroll. The Medicare Plan Finder has been updated with the 2016 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.

These are a few easy ways to get a jump start on your Medicare Open Enrollment. For more information, you can call 1-800-MEDICARE (1-800-633-4227) and say "Agent." TTY users should call 1-877-486-2048. Help is available 24 hours a day, including weekends. If you need help in a language other than English or Spanish, let the customer service representative know the language. You can also visit a local SHIP counselor. SHIP counselors provide free, one-on-one, nonbiased Medicare assistance. Get free personalized health insurance counseling by calling your SHIP. To get the phone number, visit www.Medicare.gov/contacts or call 1-800-MEDICARE.