

# Medicare And You

## Six Tips On Medicare Open Enrollment

(NAPSA)—There could be good news for older Americans who are not as happy with their Medicare plan as they thought they'd be. They have until March 31, 2019 to fix it. To help, eHealthMedicare outlines six things Medicare enrollees should know about their open enrollment choices.

**1. Get motivated.** Whether you're currently enrolled in a Medicare Advantage Plan or are looking to sign up for the first time, it's important to compare your plan options and make sure your Medicare insurance coverage will still meet your needs for 2019.

**2. Take control of change.** Every year, insurers make changes to plan details. Your current plan may be changing your out-of-pocket costs, the doctors you can see, or your covered drugs. You have this opportunity to take control of these changes by shopping your options to ensure you end up with the best plan for your needs.

**3. Make sure your preferred doctors are covered.** Check that the doctors, clinics, pharmacies and hospitals you want to use are still covered under your current plan, or any new plan you may consider. You can find doctor network information when shopping online, but it's wise to call your doctor to confirm his or her network status before enrolling.

**4. See that your prescription drugs are covered.** Will your current plan still cover the drugs you need? Online tools can help you see which plans include your drugs on their formulary at the lowest out-of-pocket cost. People using the drug coverage comparison tool at [www.eHealthMedicare.com](http://www.eHealthMedicare.com) last year, for



### It's a healthy idea to review your Medicare plan.

example, found an average of \$611 per year in potential savings.

**5. Compare services among plans.** Online Medicare marketplaces offer easy-to-use comparison tools and plan recommendations. In an instant, you can compare plans side by side to review the price and benefits offered, including preferred pharmacies and mail-order prescription discounts, dental, vision, hearing and fitness benefits. Some plans offer benefits and perks that others do not, but little differences can make all the difference when it comes to your satisfaction with your coverage.

**6. Get personal help when you need it, shop online when you don't.** Beyond online comparison tools and plan recommendations, full-service Medicare marketplaces offer you a phone number to talk with a licensed agent for more personalized help when you need it. Also look for a Better Business Bureau accreditation seal and check that the company running the website is officially approved by the Centers for Medicare & Medicaid Services (CMS).