

Eldercare Q&A

December, 2017

All About Medicare Open Enrollment

Q: What happens during Medicare Open Enrollment?

A: Medicare holds an Open Enrollment period every Fall. This year it began on October 15th, and ends on December 7th. This is when all people with Medicare can change their Medicare health plans and prescription drug coverage for the coming year to better meet their needs, like changing the cost of your plan, benefit coverages, and which providers or pharmacies are in your plan.

Original Medicare includes coverage for hospital and doctor care (Parts A and B) that is managed by the federal government. You generally have to pay a deductible before Medicare pays its share, and a portion of the cost for each service you use. You can also add a Medicare Drug Plan (Part D). Because of the out-of-pocket payments required by Original Medicare, you can choose a Medicare Advantage Plan (Part C), which is offered by private companies. These companies contract with Medicare to provide Part A and Part B benefits.

Medicare Advantage Plans include **Health Maintenance Organizations** (HMOs) that limit you to the doctors and other providers in their network; **Preferred Provider Organizations** (PPOs), in which you pay less for providers that are in the Plan's network; **Private Fee-for-Service Plans**, which are similar to Original Medicare; **Special Needs Plans**, which provide specialized health care for specific groups of people, like those who have Medicare and Medicaid, or have certain chronic conditions; and **Medicare Medical Savings Account Plans**, which combine a high deductible health plan with a bank account. In most Medicare Advantage Plans, you get services from a plan's network of providers, so make sure the doctor you want is in the network, and the drugs you need are covered by the plan. Most Medicare Advantage Plans offer prescription drug coverage.

During Open Enrollment, you can: change from Original Medicare to a Medicare Advantage Plan; change from a Medicare Advantage Plan back to Original Medicare; switch from one Medicare Advantage Plan to another; switch from a Medicare Advantage Plan that doesn't offer drug coverage to one that does; switch to a Medicare Advantage Plan that doesn't offer drug coverage; switch from one Medicare drug plan to another, or drop your Medicare prescription drug coverage completely.

All these options cause seniors great confusion about what to do during Open Enrollment. You can start by reviewing the material that your Medicare health or prescription drug plan sent you in October. Look for the "Evidence of Coverage" and "Annual Notice of Change" messages. If you are satisfied that your current plans will meet your needs for the coming year, and your plan is still being offered--- they don't need to do anything.

There is also a Medicare Advantage *disenrollment* period that runs from January 1st to February 14th. During this period, you can leave your Medicare Advantage plan and switch to Original Medicare. If you switch to Original Medicare, you'll have until February 14 to also add a Medicare Prescription Drug Plan. During this period you can't switch from Original Medicare to a Medicare Advantage Plan, or switch from one Medicare Advantage plan to another, or from one Medicare Advantage Plan to another.

Fortunately, there are trained Medicare experts in your community that you can use for free. The SHINE program (Serving the Health Information Needs of Everyone) has counselors all across Massachusetts who can offer a private health insurance counseling session to help guide you to the right Medicare Plan for you. Call 1-800-AGE-INFO and push "3" to set up your SHINE counseling session and get on the right plan.