

*****IMPORTANT NEWS Medicare Open Enrollment*****

Medicare Open Enrollment which occurs every year from October 15th through December 7th is the time to review your current health insurance coverage.

Even if you are satisfied with your current coverage, it is highly recommended that you look at other options that could better suit your individual needs, and potentially save you money, in the upcoming year.

Coverage and out of pocket costs vary widely among both Medicare Advantage (Part C) plans and Prescription Drug Plans (Part D). Plans can change from one year to the next, which could lead to unexpected and avoidable costs and disruptions in care for beneficiaries who do not review their options annually. For example, changes in provider networks could mean beneficiaries lose access to their preferred doctors, while changes in the list of covered drugs and cost-sharing requirements could result in higher out-of-pocket drug costs. Additionally, beneficiaries' health care needs can change from one year to the next, making it even more important to compare coverage options annually. Even without a change made by their plan or a change in health status, beneficiaries may be able to find a plan that better meets their individual needs or lowers their out-of-pocket costs. It is therefore highly recommended that beneficiaries review and compare their Medicare options each year.

During Medicare Open Enrollment you can –

- Join a new Prescription Drug Plan (Part D) or Medicare Advantage Plan (Part C)
- Switch from Original Medicare to Medicare Advantage or from Medicare Advantage to Original Medicare

Any change that you make during Medicare Open Enrollment will take effect January 1

Appointments begin MONDAY October 16th, call 860-228-1700 to make an appointment.