

# Your Yearly Medicare Review

Medicare Open Enrollment  
October 15–December 7



**Medicare**

## Open Enrollment is October 15–December 7

Open Enrollment is the time to review your Medicare health or drug coverage and decide if you want to make changes. Remember, Medicare costs, benefits, and providers can change each year. Comparing your options could help you find better coverage or save money.

There are 2 main ways to get your Medicare coverage:

- **Original Medicare:** Part A (Hospital Insurance) and Part B (Medical Insurance). You also have the option to join a separate Medicare drug plan to get drug coverage (Part D).
- **Medicare Advantage (Part C):** Medicare-approved plans from private companies that bundle your Part A, Part B, and usually Part D together.

During Open Enrollment, you can join, switch or drop a Medicare Advantage Plan or Medicare drug plan, switch to Original Medicare, or keep your current coverage. **If you've reviewed your options and you're happy with your current coverage, you don't need to do anything.**

## Have Medicare Supplement Insurance (Medigap)?

If you already have Medigap and join a Medicare Advantage Plan, you might decide to drop Medigap. You may not be able to get the same Medigap policy back later depending on your state's Medigap enrollment rules and your situation.

Around Open Enrollment, you might get a lot of mail from companies offering Medicare products. Remember, [Medicare.gov](https://www.medicare.gov), the "Medicare & You" handbook, and 1-800-MEDICARE (1-800-633-4227) are your official sources of unbiased Medicare information.

## How do I get started?

1. Review any information you get from your current plan, including the "Annual Notice of Change" letter, to learn how costs and benefits may change in 2025.
2. Look for a list of plans in your area. You can find this by visiting [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare), and in the most recent version of your "Medicare & You" handbook. You may be able to find plans in your area that:
  - Cost less
  - Cover your prescription drugs
  - Have the providers you want, like your doctor or pharmacy, in their networks
  - Offer some extra benefits that matter to you

### You can use [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare) to:

- Compare health and drug plans side by side
- Get estimates of your total out-of-pocket costs
- Find quality and customer service ratings from current plan members
- Get customized coverage and cost information for your preferred pharmacies and any prescription drugs you take

## How do I join or switch plans?

### To join a new plan:

- Select "Enroll" for the plan you want to join on [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare).
- Visit the plan's website or call them directly. You can also ask for a paper form to fill out and mail back to the plan (they must get your form by December 7).

## How can I get help comparing plans?

- **Call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.** We're here to help 24 hours a day, including weekends. If you need help in a language other than English or Spanish, let the customer service representative know.
- **Call your State Health Insurance Assistance Program (SHIP) to get free, personalized, and unbiased health insurance counseling.** Visit [shiphelp.org](http://shiphelp.org) to get the phone number for your local SHIP.

## How can I get help paying my Medicare costs?

If you need help paying your Medicare premiums and other costs, visit [Medicare.gov/basics/costs/help](http://Medicare.gov/basics/costs/help) to find out about programs that can help you. Some of these programs include:

**Extra Help:** Helps people with limited income and resources pay for Medicare drug coverage (Part D). Visit [Medicare.gov/basics/costs/help/drug-costs](http://Medicare.gov/basics/costs/help/drug-costs) to learn more. You can also apply at [SSA.gov/extrahelp](http://SSA.gov/extrahelp).

**Medicare Savings Programs:** Covers Part A and/or Part B premiums and other costs for people with limited income and resources. Visit [Medicare.gov/basics/costs/help/medicare-savings-programs](http://Medicare.gov/basics/costs/help/medicare-savings-programs) for more details.

## Important Medicare dates

### October 1—Get ready for Open Enrollment

Review any notices from your current plan about cost and benefit changes for next year. Then, visit [Medicare.gov/plan-compare](http://Medicare.gov/plan-compare) to find and compare plans that meet your needs.

### October 15—Open Enrollment begins

This is the one time of year when everyone with Medicare can make changes to their health and drug coverage for the next year.

### December 7—Open Enrollment ends

In most cases, this is the last day you can change your Medicare coverage for next year. A health or drug plan must get your enrollment form by December 7.

### January 1—Coverage begins

If you switch to a new health or drug plan, your new coverage starts January 1. If you keep your current coverage, any changes to benefits or costs for the new year also start on January 1.

### Coverage changes after January 1

If you're in a Medicare Advantage Plan, between January 1–March 31, you can drop your plan and switch to another Medicare Advantage Plan with or without drug coverage, or to Original Medicare. If you switch to Original Medicare, you'll also have the option to join a separate Medicare drug plan. Your coverage starts the first day of the month after the plan gets your enrollment form.

Go digital now! Sign up for a Medicare account at [Medicare.gov](http://Medicare.gov) to access your Medicare Summary Notices, Medicare & You handbook, and more, all in one secure place instead of waiting for paper copies in the mail.



## Medicare

You have the right to get Medicare information in an accessible format, like large print, braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [Medicare.gov/about-us/accessibility-nondiscrimination-notice](https://www.medicare.gov/about-us/accessibility-nondiscrimination-notice), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

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