



# Medicare Open Enrollment

*October 15 – December 7*

# What we'll cover

---

- Who is SHIBA and what we do
- What you can do during Medicare OEP
- Choosing and changing plans
- What about Medigaps?
- Get help paying for Medicare
- Time for questions

# Who we are

---

We are the:

- Statewide Health Insurance Benefits Advisors (SHIBA)
- **SHIBA** is part of the Washington State Office of the Insurance Commissioner's consumer protection services.

## Our mission

**SHIBA** provides; **free, unbiased** and **confidential** help to all Washington state residents with Medicare and health care choices.

# What we do

---

- Our volunteer advisors are trained to give you the latest Medicare and health care coverage information
- We educate people about their options and help compare health insurance plans
- We tell people about programs that might save them money
- We are unbiased - we don't sell anything

# As you research your options:

---

- Keep a notebook and copies of any paperwork
- Document any conversations with name, date and contact information for any Medicare/health related issues.
- Beware of fraud!

# Coverage and costs change yearly

---

- Plans change
- Coverage changes
- Costs change
- Your needs change



# What is Medicare OEP?

---

The Medicare Open Enrollment Period (OEP) is the annual period when **Medicare** beneficiaries can reevaluate their coverage – whether it's:

- Original Medicare;
- Medicare Advantage (MA); or
- a Medicare Part D prescription drug plan.

OEP may be the only chance you have each year to make a change to your MA and prescription drug coverage.

# Mark your calendar with these important dates

---

## October 1:

- Start preparing for Medicare OEP by comparing current coverage with other options based on your needs.
- Read any mail from your current plan!
- Review the *Medicare & You* book

## October 15 – December 7: Welcome to Open Enrollment

## January 1: New coverage starts





# During Medicare OEP

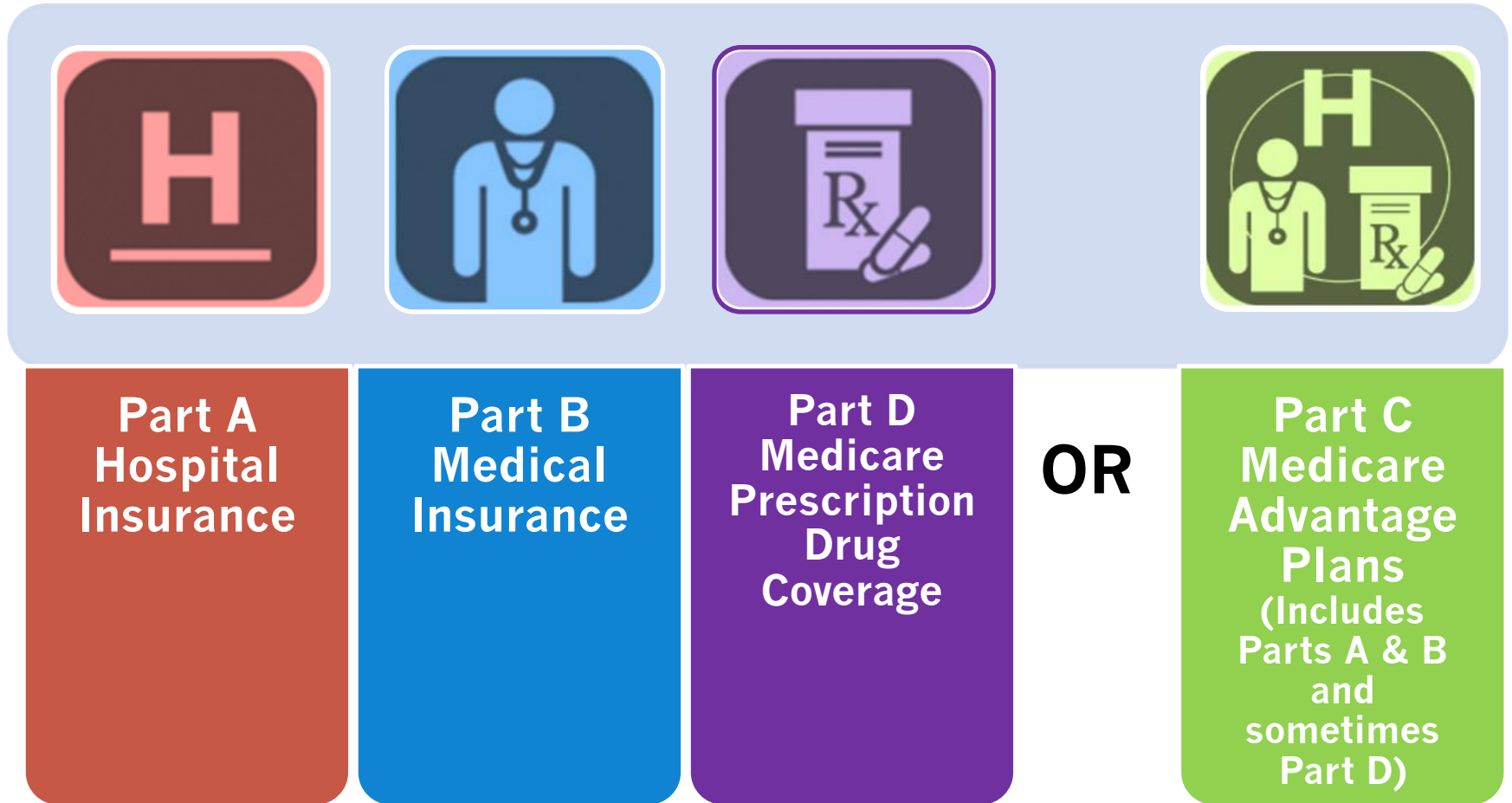
---

You can **join, switch** or **drop**:

- Medicare Part D
- Medicare Advantage (Part C) or,
- Switch back to Original Medicare
  - You may not be able to enroll in a Medigap plan—more on this later

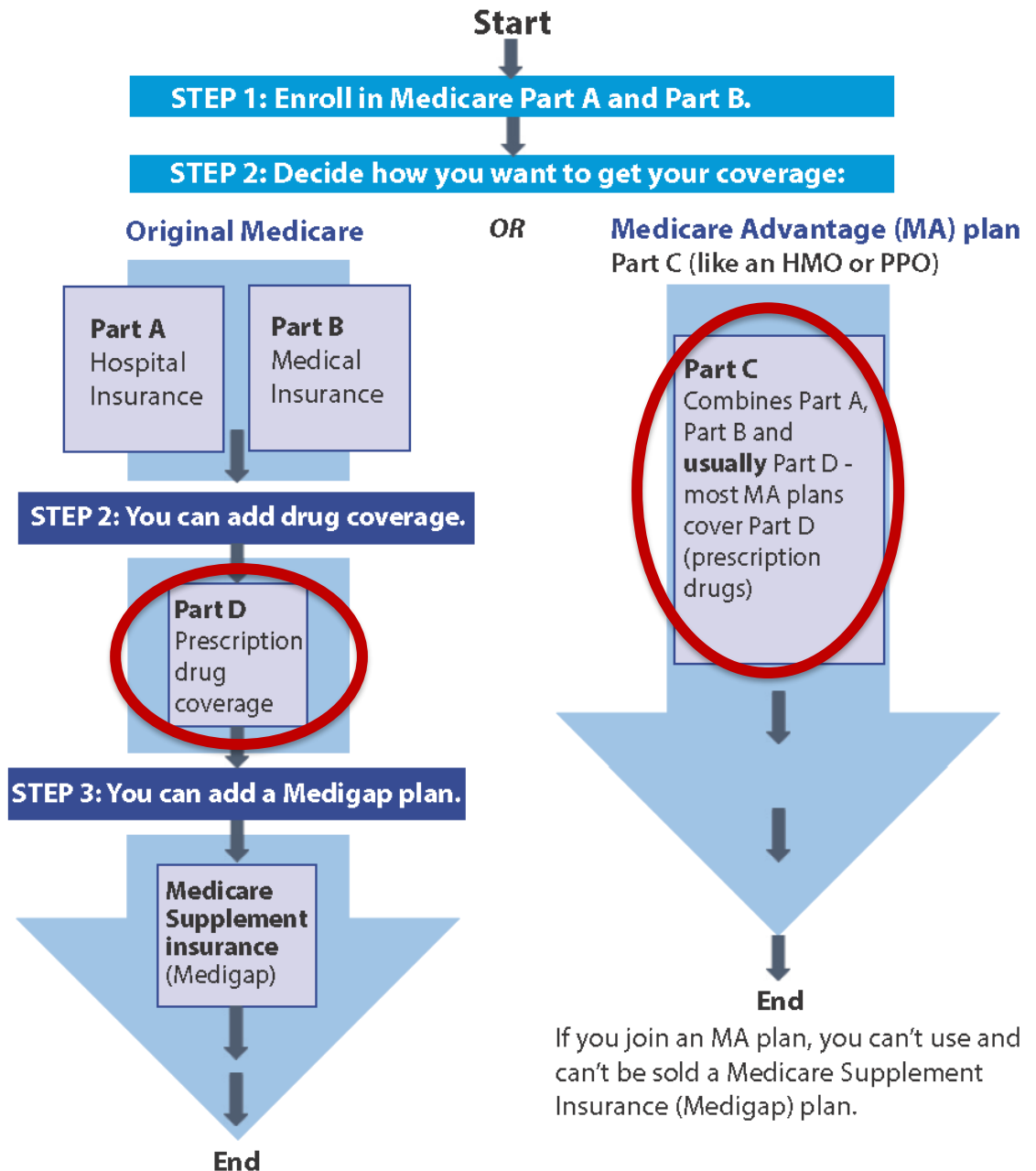
Changes take effect **January 1**

# The four parts of Medicare



# What are my Medicare coverage choices?

Changes you can make during OEP



If you join an MA plan, you can't use and can't be sold a Medicare Supplement Insurance (Medigap) plan.

# Enrollment requirements

---

- To enroll in **Part D**, you must have **either** Part A, Part B or both.
- To enroll in a **Medicare Advantage (MA) plan**, you must have Part A and Part B.
- To enroll in **Part D** or **MA plans**, you:
  - **Must** live in the plan's service area
  - May be required to use the plan's provider network
  - **Can't** live outside the U.S.
  - Must **actively** enroll/make changes

# How do I choose a plan?

---

## 1. Compare plans

- It's easy using the Medicare PlanFinder at: [www.Medicare.gov](http://www.Medicare.gov)
- SHIBA can help you!

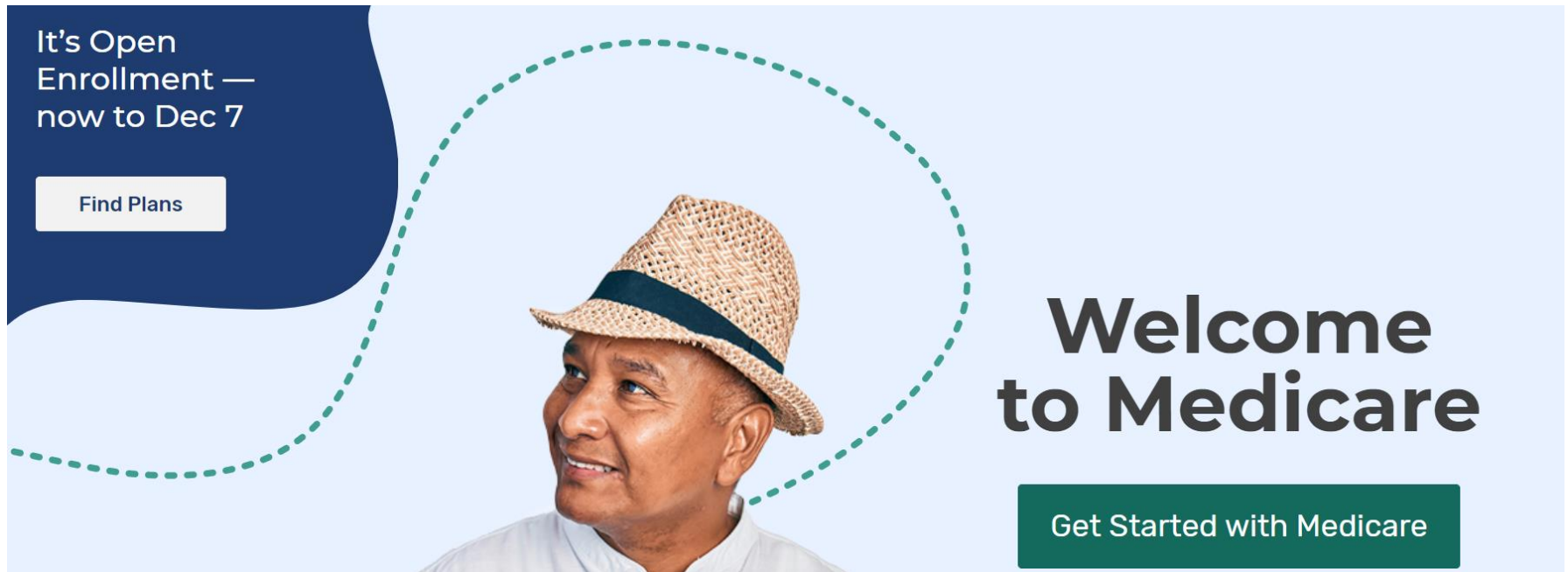
## 2. Consider cost, coverage and convenience

- The PlanFinder can estimate costs.
- Does the plan cover all of your prescriptions?
- If an MA plan, is it accepted by your doctors, hospitals and clinics?
- Will you get the best price using the pharmacy you prefer?

# Medicare.gov – PlanFinder

---

- You can compare prescription drug plans or Medicare Advantage plans by using [Medicare.gov](https://www.medicare.gov)'s **PlanFinder**

A promotional banner for Medicare.gov's PlanFinder. On the left, a dark blue shape contains the text "It's Open Enrollment — now to Dec 7" and a white button labeled "Find Plans". In the center is a photograph of a smiling man wearing a straw hat with a dark band. A dashed green line arches over his head. On the right, the text "Welcome to Medicare" is displayed in a large, bold, dark font, with a dark green button below it labeled "Get Started with Medicare".

It's Open Enrollment — now to Dec 7

Find Plans

Welcome to Medicare

Get Started with Medicare

# How do I get more information or enroll?

---

- **Call SHIBA at 1-800-562-6900**
- Call the plan with any questions
- Confirm any rules, coverage and exceptions
- Call: 1-800-MEDICARE [www.medicare.gov](http://www.medicare.gov)

# Tips on changing plans during OEP

---

Generally, enroll in the NEW plan you want, which should automatically replace your old plan on Jan. 1.

<b>Current plan</b>	<b>To new plan</b>
Stand-Alone Part D plan	Stand-Alone Part D plan
Stand-Alone Part D plan	Medicare Advantage plan (NOTE: This takes you out of Original Medicare)
Medicare Advantage plan	Medicare Advantage plan
Medicare Advantage plan	Stand-Alone Part D plan (NOTE: This returns you to Original Medicare)



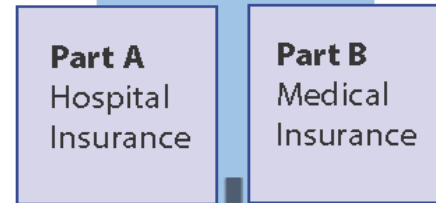
# What about Medigaps?

*Also called Medicare Supplement insurance*

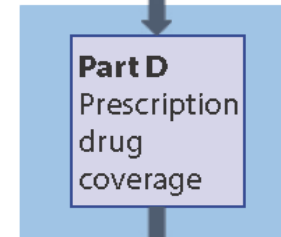
# Medicare Supplement Insurance (Medigap)

**STEP 1: Enroll in Medicare Part A and Part B.**

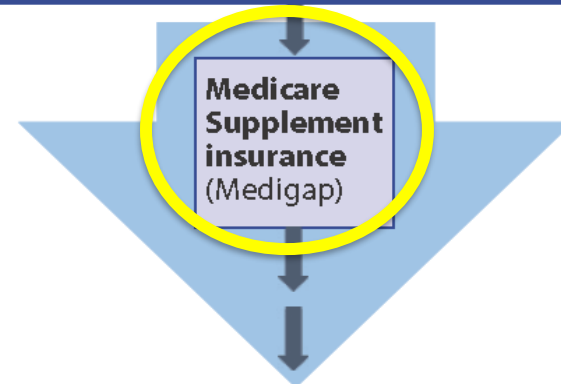
**Original Medicare**



**STEP 2: Optional to add drug coverage.**



**STEP 3: Optional to add a Medigap plan.**



**End**

# What is a Medigap policy?

---

- Medigap policies are sold by private companies.
- Medigap plans fill the gaps in Original Medicare.
  - Deductibles, coinsurance, copayments
- The best time to buy a Medigap policy is during your 6-month Medigap open enrollment period, which starts when you are first enrolled in Part B.

# Best time to buy a Medigap

---

- The best time to enroll in a Medigap plan is during the first 6 months, starting with the day you turn age 65 (or older) **and** you have **BOTH** Medicare Parts A & B.
- During these first **6 months**, the plan **cannot**:
  - Subject you to a health screen
  - Deny you for pre-existing conditions
- If you missed this 6-month window (also called guaranteed issuance or **Medigap** Open Enrollment Period), you can apply for a Medigap:
  - **There is no ANNUAL open enrollment period for Medigaps, you can apply at any time of the year.**
  - However, the company does **not** have to sell you one.

*\*\*\*There is no guaranteed issuance for a Medigap for people under 65.\*\*\**

# More on Medigaps ...

---

- There's no yearly open enrollment period for Medicare Supplement (Medigap) plans.
- If you're already enrolled in a Medigap plan, you may apply to buy or switch plans at any time.
- For specific Medigap enrollment/health screening questions, call the Office of the Insurance Commissioner's consumer hotline at: 1-800-562-6900 and ask to speak with a health analyst.

# Get help paying for Medicare

# Programs available to help cover Medicare costs

---

- Programs are available for people with lower income and assets
- SHIBA can help you apply!
  - For **Extra Help** with **Part D**:  
[www.ssa.gov/medicare/prescriptionhelp/](http://www.ssa.gov/medicare/prescriptionhelp/)
  - For **Medicare Savings Program** (MSP):  
[www.washingtonconnection.org](http://www.washingtonconnection.org)

# Medicare Savings Program

	Individual monthly income limit	Married couple monthly income limit	Helps pay your:
<b>Medicare Savings Program</b> (Effect. April 2022)	<b>\$1,660</b>	<b>\$2,239</b>	<b>Part B premiums, and sometimes Part A premiums, Medicare A &amp; B deductibles and coinsurance</b>

**Note:** As of Jan. 1, 2023 there is no resource/asset test for MSPs. This means you won't be asked to verify any resources such as bank account balances.



# Extra Help paying for Part D

	Individual monthly income limit	Married couple monthly income limit	Helps pay your:
<b>Extra Help</b> (Effect. Feb. 2022)	<b>\$1,843</b>	<b>\$2,45</b>	Part D premium, deductibles and co-pays <b>Extra Help works with stand-alone plans or Medicare Advantage plans!</b>

**Resource limits: Individual is \$16,660 or Couple is \$33,240**

**Note:** People who work may have even higher income than what this chart shows. Resources do not include the home you live in and one car.

# Questions

# Feeling overwhelmed?

---

Need additional help with Medicare?

**Not to worry** – We have certified SHIBA volunteer advisors who would love to help you.



# What to bring when you talk to SHIBA

---

- Medicare card
- Insurance cards
- Names of preferred doctors and pharmacies
- Your prescription drug list

**NOTE:** Be sure to include your prescription(s) dosage and quantity



# Need help with other insurance questions?

---

The Office of the Insurance Commissioner can also help you with questions, information and complaints about all types of insurance, such as:

- Homeowner
- Auto
- Life
- Annuities
- Health
- And more!

Call our Insurance Consumer Hotline:

**1-800-562-6900**

On the web at: [www.insurance.wa.gov](http://www.insurance.wa.gov)