



Medicare Open Enrollment

About SHIBA

- We're trained to give you the latest Medicare and health care coverage information.
- We listen to YOU and help direct you to the choices that match what you tell us.
- We want to help you get the most health care value for your Medicare dollar.
- We tell you about programs that might save you money
- We're unbiased - we don't sell anything

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.

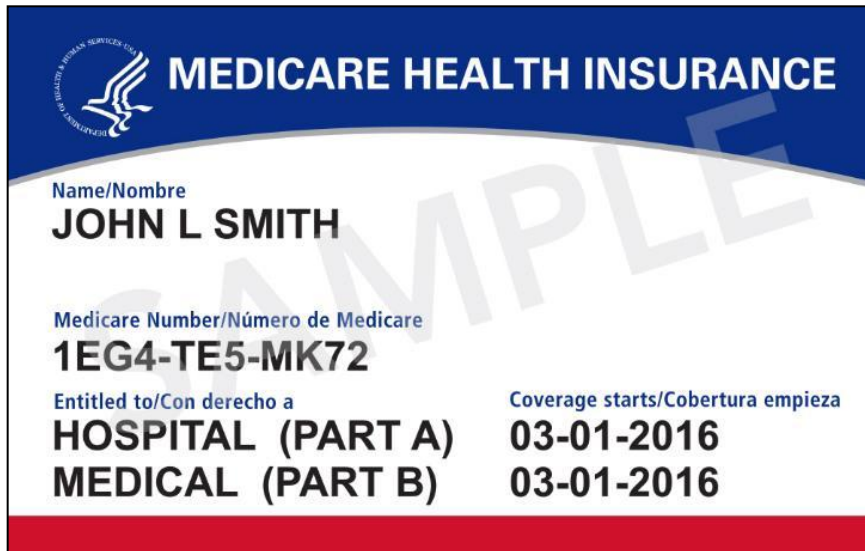
Four steps

1. Know your insurance.
2. Learn about changes.
3. Compare options.
4. Take action.

Part 1: Know your insurance

Medicare **and** additional insurance

Medicare card



**Additional
insurance**

Employer group plan - retirees

This is insurance you have as former employee or as the dependent of one.

Examples include:

- State of Washington: HCA PEBB
- Federal government agency, also TRICARE for Life
- Boeing and other private companies

Medicaid – Apple Health

Insurance you have due to low monthly income, and you applied for benefits

- You have a “Provider 1” card with an ID number like 12345678WA.
- You might have a managed care plan called a ‘dual-eligible special needs plan or D-SNP.

Commercial market

This is insurance you get from either:

- Medicare Advantage plan, with additional services like vision, dental, hearing and Rx drugs
- Medigap plan – like Plan G

Other insurance

- Medicare Part D prescription drug plan
- Dental insurance
- VA – Veteran's Administration
- IHS – Indian Health Service
- More...

Part 2: Learn about changes

Has your **plan** changed?

Your insurance plan might:

- Discontinue service
- Reduce benefits
- Cost more
- Provider network
- Rx drugs

Note: Plans are **required** to send you an Annual Notice of Change. You should receive it no later than Oct. 15.

Have **your needs** changed?

- New treatments
- Moved
- Income
- Doctors
- Prescriptions

You have an employer group plan (retirees)

- Look for a notice from the company or government agency.
- Check their website.
- Call the customer service number on your card.
- Check newsletters.

It's **OK** to ask lots of questions!

Notes:

They might use a different company to manage benefits.

They likely have different open enrollment periods.

You have Medicaid – Apple Health

- Look for letters from DSHS or HCA or your community services office (CSO)
- Look for mail from Social Security (SSA)
- Check the web site for your insurance company
- Call the customer service number on your card
- Call DSHS

It's **OK** to ask lots of questions!

You have a Medicare Advantage plan

Medicare Advantage plans are **required** to send you an Annual Notice of Changes.

- Check your mail.
- Check your email (spam or junk folder?).
- Call the number on your insurance card.
- Check their website.

It's **OK** to ask lots of questions!

MA plan changes to watch out for

- Provider network
- Prescription drugs
- Covered benefits
- Rules about
 - Prior authorization
 - Referrals
- Co-pays, co-insurance, deductibles

You have a Medicare Part D plan

Medicare Part D plans are **required** to send you an Annual Notice of Change.

- Check your mail,
- Check your email (spam or junk folder?),
- Call the number on your insurance card,
- Check their website.

It's **OK** to ask lots of questions!

You have other insurance

For Medigap plans and other insurance:

- Check Medigap premiums and changes.
- Call the customer service number on your card.

Part 3: Compare options

If you have an employer group plan - retirees

- It might be best to stay with your group.
- Group plans may offer more benefits.
- The group might offer more than one option.
- Get help from the company or union or health plan to compare.
- If you leave the group, you probably can't go back.

If you have Medicaid – Apple Health

If you're on Medicaid, and have Medicare Advantage plan & you want to change to a different Medicare Advantage plan in your county, you can:

- Use the Plan Finder tool on the Medicare website: www.medicare.gov.
- You can check our website for tips and how to's.

If you have Medicare Advantage & Part D Rx plans

There are **lots** of important details.

- Use the Plan Finder tool on the Medicare website: www.medicare.gov.
- You can check our website for tips and how to's.

Note:

Plans are **required** to send you an Annual Notice of Change. You should receive it no later than Oct. 15.

Read the fine print in your MA plan

The “Evidence of Coverage” document is the most complete explanation of your plan’s benefits, rights and protections.

For Open Enrollment, get this document for your existing plan and read it carefully. You can ask the company to send it **and** explain it.

Read your ANOC for a summary of changes.

Plan Finder tool

Plan Finder is an online tool to help you find the lowest cost drug coverage.

- Enter your zip code and your medications
- Shows you all available plans, with cheapest at the top.
- You can run the Plan Finder yourself or ask SHIBA for help.

Plan Finder tool (cont.)

Create an account at the Medicare website:

- Lists your drugs.
- Shows your providers and bills.
- Save your work for later.
- Easy to make changes.

Do your research

Your #1 priority is to make sure you have access to:

- Providers
 - Doctors
 - Local hospitals
- Rx drugs
- Covered benefits

Make notes

- Write down the names and dates and phone numbers and websites.
- If you talk with an insurance agent, write down their license number.

Take action

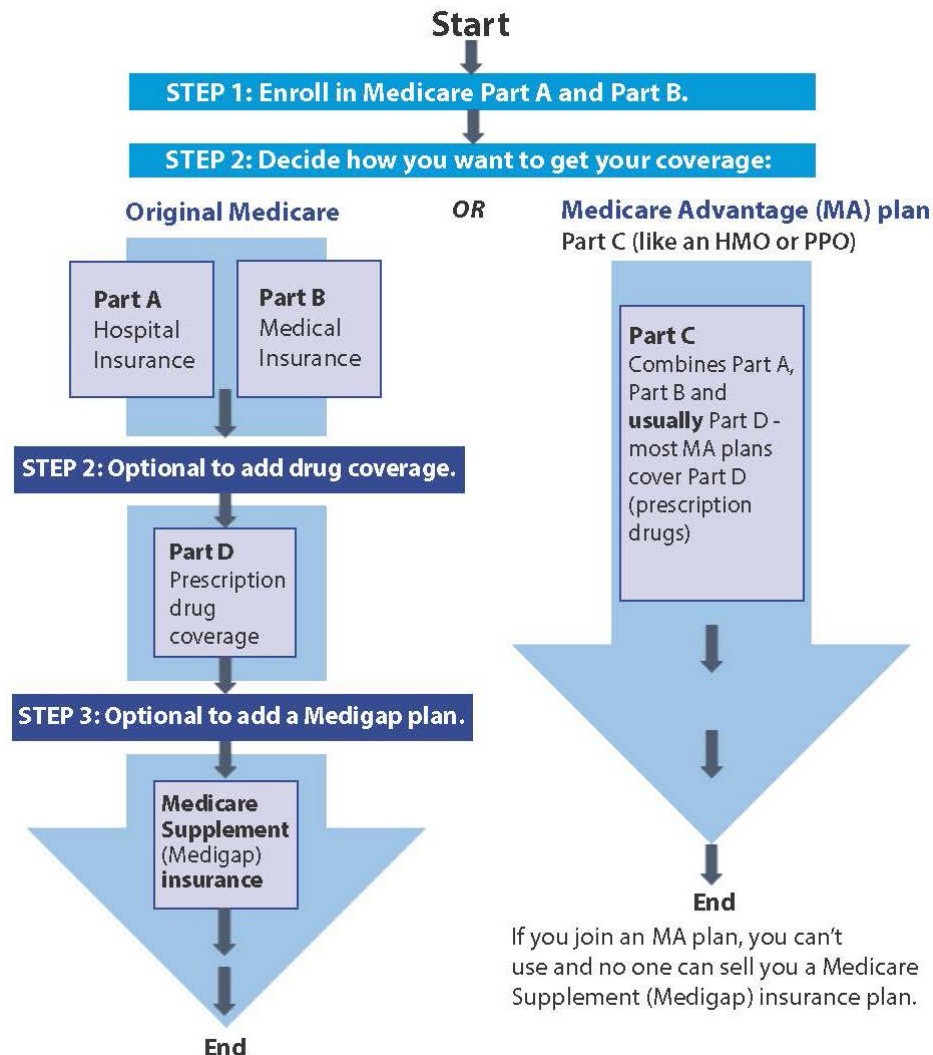
Know **your** deadline

The Medicare Open Enrollment period:

October 15 – December 7

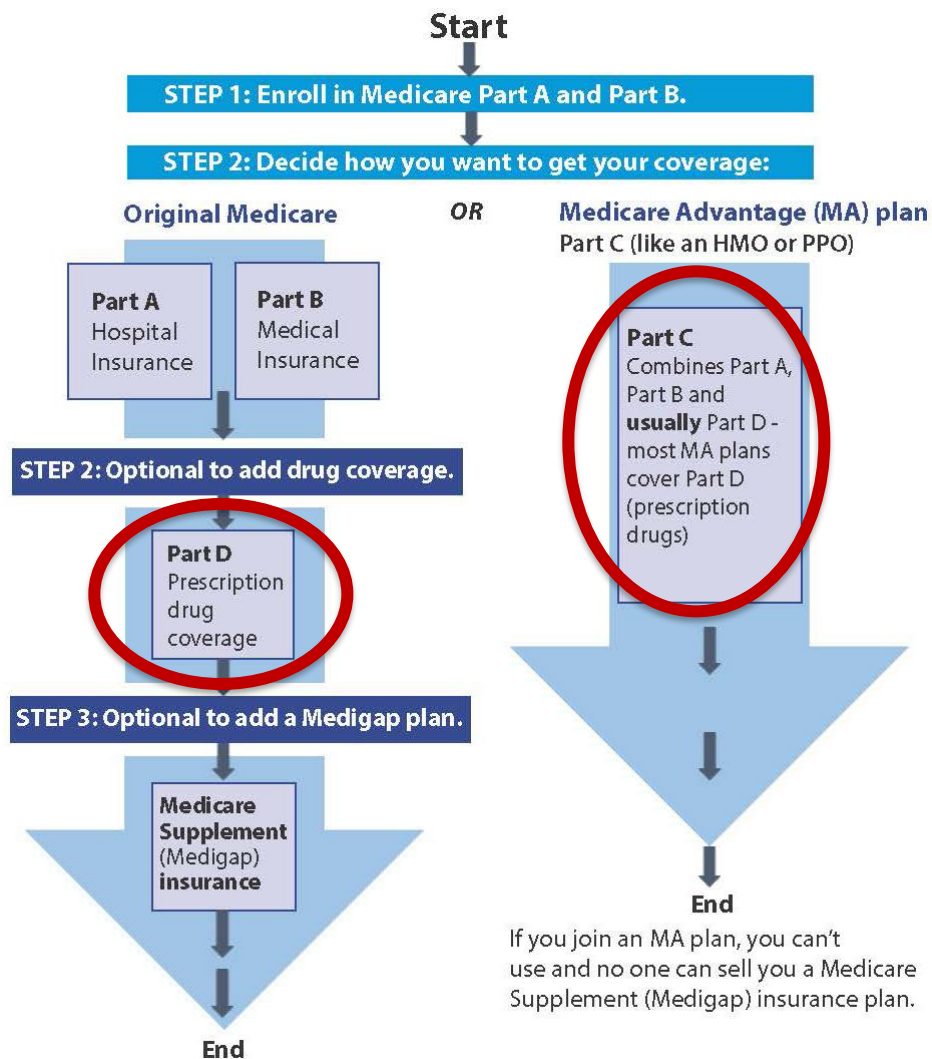
- Employer group plans – **Set their own Open Enrollment Period**
Be sure to ask and confirm the dates
- Which forms you need to use.

Medicare insurance approaches



What are my Medicare coverage choices

**Changes you can
make during
OEP**



Your Open Enrollment options

Part D Rx coverage		Part D Rx coverage
Medicare Advantage w/Rx coverage		Medicare Advantage w/Rx coverage
Original Medicare		Medicare Advantage w/Rx coverage
Medicare Advantage w/Rx coverage		Original Medicare

Part D to Part D

Every year:

- Changes to formulary: List of covered drugs
- Network of retail pharmacies
- Your costs for each drug
- Premiums and deductibles

MA-PD to MA-PD

Every year:

- Changes to formulary: List of covered drugs
- Network for doctors, retail pharmacies
- Your costs for doctor visits, drugs, other services and supplies

Plan Finder tool: www.medicare.gov

MA-PD to Original Medicare

Step 1: Choose your new plan

- First apply for the new Medigap plan you want.
 - NOTE: There are certain rules you need to know.
- Get plan confirmation!
- Choose and buy your Part D Rx plan.
- Plan Finder tool: www.medicare.gov

Step 2: Cancel your Medicare Advantage plan

- At the end of the year – not earlier

SHIBA

We care. We can help with Medicare.

Feeling overwhelmed or stuck?

Need additional help with Medicare?

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

Call **1-800-562-6900**
Ask to speak with
SHIBA in your local area.



Beware of fraud!

We are the Senior Medicare Patrol project in Washington state.

“Prevent, detect, report fraud.”

Call us or send a complaint online at our website

1-800-562-6900

www.insurance.wa.gov

Fraud

- I got supplies that I did not order. The invoice says no cost to me: Medicare paid. Is that OK?
- I got a bill from a doctor, but I don't recognize the provider's name. Is this fraud?

Volunteers welcome

- If you'd like to learn more and meet interesting people and help your community
- We provide great, free training – you can do this from home
- It's fun and meaningful

Become a SHIBA volunteer

- Help others within your local community
- Rewarding
- Stimulating
- Continuous learning and training

We would love to have you
volunteer with SHIBA!



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