



'Care Share

Medicare's Open Enrollment Period

Are you ready for Medicare's Open Enrollment Period?

Open Enrollment runs October 15 through December 7 and is the time of year when you can make certain changes to your Medicare coverage. The last change you make will take effect on January 1. Take action during Open Enrollment to make sure your coverage will meet your needs in 2024.

The changes you can make include:

- ➔ Joining a new Medicare Advantage Plan or stand-alone Part D prescription drug plan
- ➔ Switching from Original Medicare to Medicare Advantage
- ➔ Switching from Medicare Advantage to Original Medicare (with or without a Part D plan)

Medicare Advantage and Part D plans usually change each year. Make sure that your drugs will be covered next year and that your providers and pharmacies will still be in the plan's network.

If you have Original Medicare, ask yourself these questions before choosing a stand-alone **Part D drug plan**:

- ❓ Does the plan cover all my medications?
- ❓ Does the plan have restrictions on my drugs?
- ❓ How much will I pay for monthly premiums and the annual deductible?

❓ How much will I pay at the pharmacy (copay/coinsurance) for each drug I take?

❓ Is my pharmacy in the plans' preferred network? Can I fill my prescription by mail order?

❓ What is the plan's star rating?

❓ If I have other drug coverage, will the Medicare drug plan work with this coverage?

Ask yourself these questions before choosing a new or different **Medicare Advantage Plan**:

❓ How much are the premium, deductible, and coinsurance/copay amounts?

❓ What is the annual maximum out-of-pocket cost for the plan?

❓ What service area does the plan cover?

❓ Are my doctors and hospitals in the plan's network?

❓ What are the rules I must follow to access health care services and my drugs?

❓ Does the plan cover additional benefits not covered by Original Medicare?

❓ What is the plan's star rating?

❓ Will this plan affect any additional coverage I may have?

Tips to help you avoid medical identity theft:

- Medicare will not contact you to say that there has been suspicious activity on your card. Instead, find the organization's contact information on your own (don't use caller ID) and call or email them directly.
- Be aware of texts from unknown numbers and avoid clicking on links.
- Be aware of calls from unknown numbers and calls that are automated or sound robotic.
- Look out for scammers who use social engineering. They may already have personal information when they call you and use that information to confirm this information, to obtain more, or to gain your trust.
- Be aware of people who try to scare or threaten you or offer services or items that are "free" or seem too good to be true.

READ YOUR MEDICARE SUMMARY NOTICES or MEDICARE ADVANTAGE EXPLANATION OF BENEFITS

Please open and read all statements from your Medicare covered services. Fraudsters know how to bilk Medicare and you are the doorkeeper. Reading and questioning anything you don't recognize is the number one way to stop fraud.

HELP STOP MEDICARE FRAUD

Be aware of people trying to steal your medical identity.

During Medicare's Open Enrollment Period you may receive more soliciting phone calls. Some may be legitimate calls from your plan. However, scammers may take advantage of the Open Enrollment Period to try to steal your personal and/or medical identity information.



Medical identity theft happens when someone steals your personal information and uses it to get medical treatment or equipment and bills your insurance for it. For example, someone may use your name, Medicare number, and birth date to get medical equipment and then bill your Medicare for it.



This can affect your medical and health insurance records, or your ability to receive services in the future when medically needed, as well as result in erroneous costs for both you and the Medicare program.



Protect your Medicare and/or health ID number and only share it with your health care provider or trusted representative. Protect your Medicare card like you would a credit card. Scammers have various ways of stealing someone's Medicare number and other personal information.

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The Senior Medicare Patrol (SMP) helps to educate Medicare beneficiaries about ways to prevent, detect, and combat Medicare fraud. For more information about Medicare fraud, visit the Stop Medicare Fraud website at www.stopmedicarefraud.org.