

It's Time for the Annual Enrollment Period (AEP) – Have You Done Your Medicare Plan Review?

- The **Annual Enrollment Period**, also known as the **Medicare Open Enrollment**, is from **October 15 – December 7** each year.
- Whether you have **Original Medicare with a Prescription Drug Plan** or you are in a **Medicare Advantage Plan with drug coverage**, like an HMO or PPO, now is the time to review your coverage to determine if your plan is still right for you.
- Each year you receive an **Annual Notice of Change** from your plan by September 30. This letter explains any changes your insurance company has made to your coverage and costs.

- Perhaps your monthly **premium, deductible**, or **copays** were increased.
- Or some of your **drugs** are no longer on the plan's formulary.
- What can you do now?

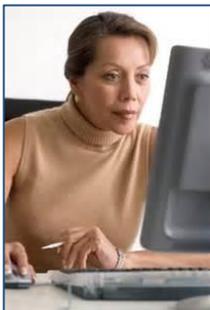


- **REVIEW YOUR PLAN.** SHINE counselors are ready to help compare your current plan to other options available in your area.

- Counselors provide free and unbiased **personal assistance** at counseling sites, over the phone, and during community outreach events.
- Counselors will look for ways to save you money, find the best coverage available, search for drug cost savings when you approach the donut hole, and help you review plan ratings. They will leave plan selection up to you.



- HIPAA (Health Insurance Portability and Accountability Act) standards are followed and SHINE will keep your information **confidential** and **secure**.



FRAUD. Beware of fraud through the marketing of plans in your community. There are certain actions that plans may not make during educational events. Also, watch for unsolicited emails. For your protection, avoid clicking on links in the email or replying to the message.

SAVINGS PROGRAMS. If you have limited income and assets, SHINE can help you apply for financial assistance programs that will help you save on out-of-pocket costs.

- ✓ Take the time now to review your Medicare health care plan or prescription drug plan.
- ✓ Give SHINE a call for more information and assistance comparing plans.
- ✓ **1-800-963-5337**



MEDICARE BASICS

Which Path is Right for You?

ORIGINAL MEDICARE

PART A
Hospital



Some Pay Premiums;
All Pay Deductibles

PART B
Medical



All Pay Premiums
and Deductibles

AND/OR

OR

MEDICARE ADVANTAGE

PART C
Includes Both A & B



AND



Premiums and
Deductibles Vary

OPTIONAL COVERAGE

MEDIGAP
Medicare Supplement



Premiums and Deductibles
Vary for Both

PART D
Prescription



WHEN CAN
I ENROLL?

Ms. Smith

Official Enrollment
Period

MOST INCLUDE

PART D
Prescription



Premiums and
Deductibles Vary

AVAILABLE FINANCIAL ASSISTANCE

PRESCRIPTION ASSISTANCE



Helps Pay For
Premiums, Deductibles,
and Copayments



MEDICARE SAVINGS PROGRAMS



Helps Pay For
Premiums, Deductibles,
and Copayments

SHINE Can Help

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