



OPEN ENROLLMENT
OCTOBER 16 - DEC 7, 2017
**CALL NOW TO MAKE
YOUR APPOINTMENT**
231-775-0133



Fall Open Enrollment is the time of year when you can change your **Medicare** coverage. You can do this by joining a new Medicare Advantage Plan or by joining a new stand-alone prescription drug plan (PDP). You can also switch to Original Medicare with or without a stand-alone Part D plan from a Medicare Advantage Plan during this time.

The **WEXFORD COUNTY COUNCIL ON AGING** has a certified Medicare Counselor on staff to assist residents year round. During Open Enrollment we have three certified MMAPS counselors that are dedicated to assisting you in understanding the choices available for your Medicare coverage. Our Counselors are trained and certified in Medicare policies and processes. Please call the office at **231-775-1033** to make your appointment.

THIS IS A FREE SERVICE

from the Wexford County Council on Aging.

714 W. 13th St., Cadillac, MI 49601

231-775-0133 • wexfordcoa.org



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SIX THINGS TO KNOW ABOUT MEDICARE

Fall Open Enrollment is the time of year when you can change your Medicare coverage. You can do this by joining a new Medicare Advantage Plan or by joining a new stand-alone prescription drug plan (PDP). You can also switch to Original Medicare with or without a stand-alone Part D plan from a Medicare Advantage Plan during this time. Listed below are six things to keep in mind while you are deciding on your Medicare coverage.

1. Fall Open Enrollment occurs from October 15 to December 7 of every year. If you enroll in a plan during Fall Open Enrollment, your coverage starts January 1.

- In most cases, Fall Open Enrollment is the only time you can pick a new Medicare Advantage or Medicare Part D plan. If you have Medicare Advantage, you can also switch to Original Medicare. To get Medicare drug coverage, you must join a stand-alone Part D plan at this time. A [Medigap policy](#) helps pay Original Medicare costs, but you may be limited in your ability to buy a Medigap during the Fall Open Enrollment Period, depending on where you live.

2. Review your current Medicare health and drug coverage.

- If you have Original Medicare, take a look at next year's *Medicare & You* handbook to know your Medicare costs and benefits for the upcoming year. If you are unsatisfied with your Original Medicare coverage, you can make changes to your coverage during Fall Open Enrollment. Changes made to your coverage will take effect January 1 of the next year.
- If you have a Medicare Advantage Plan or a stand-alone Part D plan, you should receive an Annual Notice of Change (ANOC) and/or Evidence of Coverage (EOC) from your plan. Review these notices for any changes in the plan's costs, benefits, and/or rules for the upcoming year. If you are dissatisfied with any upcoming changes, you can make changes to your coverage during Fall Open Enrollment. Changes made to your coverage will take effect January 1 of the next year.
- Even if you are satisfied with your current Medicare coverage, take action and look at other Medicare options in your area that may better suit your individual needs in the upcoming year. For example, even if you are satisfied with your current Medicare Advantage or Part D plan, you should check to see if there is another plan in your area that will offer you better health and/or drug coverage at a more affordable price. Research shows that people with Medicare prescription drug coverage (Part D) could lower their costs by shopping among plans each year; there could be another Part D plan in your area that covers the drugs you take with fewer restrictions and/or lower prices.

3. Help is out there. The Wexford County Council on Aging has a full time certified MMAPS counselor available year round. However during open enrollment we have 3 trained and certified MMAPS counselors to assist you.

4. The best way to enroll in Medicare is to call 231-775-0133 and set up your appointment with our MMAPS counselor.

- Our counselors will explain everything you need to know about Medicare, so that you can make a informed decision about your health care.
- They will look to see if you qualify for any extra help programs, saving you money.
- They can compare your supplemental insurances with others to make sure you are getting the best coverage for the best price.

5. If you are dissatisfied with your Medicare Advantage Plan, you can dis-enroll from that plan and join Original Medicare during the Medicare Advantage Disenrollment Period (MADP). The [MADP](#) is every year from January 1 to February 14.

6. Understand the difference between the Fall Open Enrollment and Open Enrollment for the Health Insurance Marketplaces.

- The Health Insurance Marketplaces (also known as Exchanges) offer annual open enrollment periods for uninsured and underinsured Americans. This enrollment period may overlap with Fall Open Enrollment. The **Marketplaces are not meant for people with or eligible for Medicare.**
- If you have or are eligible for Medicare, you should only use the Fall Open Enrollment Period (October 15 to December 7) to make changes to your Medicare coverage.