

# Are you covered? Important Medicare considerations

Medicare's annual Open Enrollment Period runs from October 15 to December 7 of each year, and it's the ideal time to compare coverage options under Medicare. Choosing a Medicare plan for your healthcare needs and budget can help ensure that you have access to needed medical treatments and prescriptions in the following year.



## Do you have Original Medicare?

Original Medicare offers open access to most doctors and hospitals and to most medically necessary healthcare services, such as the following:



Inpatient hospital stays



Medical office visits



Physician-administered drugs

Original Medicare covers Medicare Part A and Part B. You can also choose a Medicare prescription drug plan for outpatient prescription drug coverage and select a type of private insurance called "Medigap" that can help pay for some of the costs that Original Medicare doesn't cover.



## Do you have a Medicare Advantage plan?

In a Medicare Advantage plan, you'll still have Medicare, but coverage will be from a private company approved by Medicare, not from Original Medicare. Services are generally obtained from the Medicare Advantage plan's network of doctors and hospitals.



Check your plan to make sure that it covers your needed medical treatments and prescriptions, since this can change from year to year and can vary from plan to plan



Medicare Advantage plans may impose coverage rules on some physician-administered drugs that Original Medicare covers without restrictions. For example, one rule called "step therapy" means that it is possible for the plan to require the use of one drug before it will cover another drug selected to be used first. Speak with your doctor to understand if this may impact you



The Open Enrollment Period provides an opportunity to compare your current plan to other Medicare Advantage plans available in your area. You also have the option to switch to Original Medicare



## Want help comparing your Medicare options?



**Call** 1-800-MEDICARE  
(1-800-633-4227)



**Go online** to:  
<https://www.medicare.gov>



**Log in** to the Medicare Plan Finder tool at:  
<https://www.medicare.gov/plan-compare>



**Review** the “Evidence of Coverage” (EOC) and “Annual Notice of Change” (ANOC) documents that your plan sends you each fall to understand what your Medicare Advantage plan covers and your related costs. You can also call the number on the back of your insurance card and request that the plan sponsor mail you these documents



**Contact** your State Health Insurance Assistance Program (SHIP) for free and unbiased advice. You can find the contact information for your state’s program at <https://www.shiptacenter.org>



**Look** at the *Medicare & You* handbook for general information on different Medicare plan options. Medicare will mail you a copy in the fall or you can review it online at:  
<https://www.medicare.gov/pubs/pdf/10050-medicare-and-you.pdf>



## Have additional questions?

Please refer to *Understanding Medicare Part B health insurance benefits*, which provides an overview of the different ways you may choose healthcare coverage through Medicare, coordinating benefits, potential out-of-pocket costs, and where to go for additional help selecting a plan that may be right for you.

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