

# MEDICARE

**Open Enrollment**  
Oct. 15 – Dec. 7, 2018

## FOUR STEPS TO TAKE DURING MEDICARE OPEN ENROLLMENT

Medicare Open Enrollment is your only chance to make changes to your Medicare coverage for 2019. Free assistance is available so don't miss this opportunity.

### MEDICARE OPEN ENROLLMENT KEY DATES:

**October 15, 2018**  
Enrollment Begins

**December 7, 2018**  
Enrollment Ends

**January 1, 2019**  
First Day of Coverage

Medicare open enrollment is the only time of the year when over 290,000 Medicare recipients in Maine can review and make changes to their Medicare coverage. October 15 through December 7 is Medicare open enrollment season and any changes you make will be in place on January 1, 2019.

#### During open enrollment you can:

1. Join a Medicare Prescription Drug plan;
2. Switch from one Medicare Prescription Drug plan to another Medicare Prescription Drug plan;
3. Change from a Medicare Advantage plan back to Original Medicare;
4. Switch from one Medicare Advantage plan to another Medicare Advantage plan;
5. Switch from a Medicare Advantage plan that doesn't offer drug coverage to another Medicare Advantage plan that offers drug coverage;
6. Switch from a Medicare Advantage plan that offers drug coverage to another Medicare Advantage plan that doesn't offer drug coverage; or
7. Switch from Original Medicare (Part A and Part B) to a Medicare Advantage plan.

It is always a good idea to review your plan to make sure you are getting the most out of your Medicare coverage. Just follow **the four "Cs": coverage, cost, convenience and customer satisfaction.**

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### **Coverage**

Medicare's official website [www.medicare.gov](http://www.medicare.gov) has a tool that helps you find and compare all of the plans available in your area. You can also call **1-800-MEDICARE**.

For in-person help, call your local Area Agency on Aging at **1-877-353-3771**. Their staff and volunteers are fully-trained, certified SHIP counselors that can help you navigate Medicare and the complexity in choosing drug plans with deductibles, copays and how to address the coverage gap (the so called the "donut hole"). This process can be confusing, but the Area Agencies on Aging are ready to help you.

### **Cost**

From year to year, your Medicare plan costs may change. During open enrollment, you should compare all of the costs, including premiums, deductibles, drug costs and out-of-pocket maximums.

### **Convenience**

Convenience matters when it comes to going to doctor's appointments and filling prescriptions. As you compare Medicare plans, find out if you will have access to nearby doctors and what plans your local pharmacy accepts.

### **Customer Service**

Medicare health and prescription drug plans are rated on how they perform in different categories, such as responsiveness, member complaints and customer service. You can find these ratings here: [www.medicare.gov](http://www.medicare.gov).

Once you go through the four Cs of comparing coverage, cost, convenience and customer service, you can make a well-researched decision to either change your plan or stay with what you have. If you miss the December 7 deadline, you'll have to wait until next fall to switch to a different Medicare plan.

For more information about Medicare open enrollment, contact your local Area Agency on Aging at **1-877-353-3771** or [www.maine4A.org](http://www.maine4A.org), go to [www.medicare.gov](http://www.medicare.gov) or call **1-800-MEDICARE**.

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