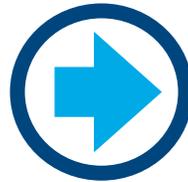


2020 Medicare Open Enrollment Medicare Advantage and Part D Prescription Drug Coverage

2020 enrollment period **STARTS**



2020 enrollment period **ENDS**



During this time you can make changes to your Medicare coverage to best meet your needs in 2020

During this enrollment period you can change:

From	To
Original Medicare	▶ Medicare Advantage Plan
Medicare Advantage Plan	▶ Original Medicare
Medicare Advantage Plan	▶ Another Medicare Advantage Plan
Medicare Advantage Plan without drug coverage	▶ Medicare Advantage Plan with drug coverage
Medicare Advantage Plan with drug coverage	▶ Medicare Advantage Plan without drug coverage
Medicare Prescription Drug Plan	▶ Another Medicare Prescription Drug Plan

Additional Enrollment Options

Medicare Advantage Open Enrollment Period (MA-OEP) (January 1st – March 31st)

If you are enrolled in a Medicare Advantage (MA) plan as of January 1st, you may use this period to switch MA plans or you may leave your MA plan, return to Original Medicare and join a Medicare Prescription Drug Plan to add drug coverage. During this period you **cannot** switch from Original Medicare to a Medicare Advantage plan or, if you are enrolled in Original Medicare, make changes to your Part D Medicare Prescription Drug Plan.¹

Special Enrollment Period (SEP) for 5-Star Plans (December 8th – November 30th)

The Medicare Star Rating provides an overall rating of a plan's quality and performance for the types of services each plan offers: for health plans, the quality of many medical/health care services; for drug plans, the quality of prescription-related services. Ratings are released in October of the year preceding the plan year. During this SEP you can join or switch to a five-star Medicare Advantage² or Part D plan³ in your service area but you may only do so once during the year.

Resources	How to access
Medicare Plan Finder	www.medicare.gov/find-a-plan/questions/home.aspx
“Things to Think About when You Compare Medicare Drug Coverage”	www.medicare.gov/Pubs/pdf/11163-Compare-Medicare-Drug-Coverage.pdf
“How Medicare Prescription Drug Coverage Works with a Medicare Advantage Plan or Medicare Cost Plan”	www.medicare.gov/Pubs/pdf/11135-Prescription-Drug-Coverage-with-MA-MCP.pdf
“Your Guide to Medicare Prescription Drug Coverage”	www.medicare.gov/Pubs/pdf/11109-Your-Guide-to-Medicare-Prescrip-Drug-Cov.pdf
“Choose Higher Quality for Better Health Care”	https://www.medicare.gov/wp-content/uploads/2014/04/11226.pdf
State Health Insurance Assistance Programs	www.shiptacenter.org
“Medicare & You”	www.medicare.gov/medicare-and-you/medicare-and-you.html
Medicare	www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227) TTY users, please call 1-877-486-2048

If you want to change your health or prescription coverage:

- 1 Review your expected health and prescription medication needs for 2020
- 2 Compare available Medicare Advantage plan benefits to those under Original Medicare
- 3 Review prescription plans available in your area (see “Resources” above) and compare them for:
 - **Costs** – premium, deductible, co-payments/co-insurance
 - **Coverage** – drugs available on formulary, special rules or requirements
 - **Quality** – Medicare Star rating
 - **Convenience** – location of network pharmacies; availability of mail-order
- 4 Choose the Medicare health and prescription plans that best meet your needs

If you are having trouble paying for your medications, extra help is available:

Contact your Social Security Office at (800) 772-1213 or visit:

www.ssa.gov/benefits/medicare/prescriptionhelp

References: 1. Medicare Managed Care Manual. Chapter 2: Medicare Advantage Enrollment and Disenrollment. § 30.5. https://www.cms.gov/Medicare/Eligibility-and-Enrollment/MedicareMangCareEligEnrol/Downloads/CY_2019_MA_Enrollment_and_Disenrollment_Guidance.pdf. Accessed July 9, 2019. 2. *Ibid*, at § 30.4.4(15). 3. Medicare Prescription Drug Manual. Chapter 3: Eligibility, Enrollment and Disenrollment. § 30.3.8(13). https://www.cms.gov/Medicare/Eligibility-and-Enrollment/MedicarePresDrugEligEnrol/Downloads/CY_2019_PDP_Enrollment_and_Disenrollment_Guidance.pdf. Accessed July 9, 2019.

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