

Options During Medicare Open Enrollment 10/15/2019-12/7/2019

Changes made will be effective 1/1/2020

Do you need to take action?

Yes: If you want to enroll, leave, or make any changes to your Medicare Advantage or Part D Drug plan

No:

- If you are covered by a group health plan (20+ employees) through your own or your spouse's active employment and you want to keep it.
- If you are covered by a retiree plan with creditable prescription drug coverage and you want to keep it.

What can you do during Open Enrollment?	Timetable to take Action
• Change your Medicare Advantage plan*	October 15 to December 7, 2019
• Change your Part D Drug plan	October 15 to December 7, 2019
• Enroll in a Medicare Advantage plan	October 15 to December 7, 2019
• Enroll in a Part D Drug plan	October 15 to December 7, 2019
• Drop a Medicare Advantage plan*	October 15 to December 7, 2019
• Drop a Part D prescription drug plan	October 15 to December 7, 2019
*NOTE: From Jan. 1, 2020 through March 31, 2020 persons who have a Medicare Advantage plan will have a one-time option to change to a different Advantage plan or to Original Medicare with a separate Part D drug plan. This also applies to individuals who are newly eligible and enroll in an MA plan for the first time during this period. Coverage will be effective the month following enrollment.	January 1 to March 31, 2020
Some people have additional options or more time to decide. This may apply if:	
• Your Medicare Advantage plan is leaving	You have additional options and time to take action. If you don't take act by 12/31/2019 you will have Original Medicare Parts A and B only on 1/1/2020. See chart: Options for Cancellation of MA Plans
• Your Medicare Advantage premium or co-pays have increased	Options and timing vary--see chart: Options for MA plan Cost Increases
• Your drug plan is no longer offered	You have until 2/28/2020 to join a new plan, effective the month after you join. If you don't enroll by 12/31/19 you will have no drug coverage for January
• You will no longer be eligible for Extra Help for prescription drugs	March 31, 2020
• You DO have Extra Help for prescription costs (LIS)	You can change your drug or Medicare Advantage plan once each quarter during the first nine months of the year
What <u>can't</u> you do during Open Enrollment?	
• Enroll in Medicare Part A or Part B--unless you are in your Initial Enrollment period or a special enrollment period	
• Be assured of getting a Medigap without health screening unless you have a "Guaranteed Issue" right	

How to Compare Plans:

- Use the Plan Finder tool on www.Medicare.gov. Compares all Part D prescription or Medicare Advantage plans to show plans that offer the most complete coverage for your drugs at the lowest overall cost. A [step by step instruction sheet for using Plan Finder](#) is posted on the HICAP website (*Note: instructions for the NEW Plan Finder will be available in late October.*)
- For best results, set up a MyMedicare account on the Medicare website. It is simple to do. Instructions are posted on the HICAP website, cchicap.org, or HICAP can assist you. With an account your current coverage and medications are shown. You can modify your drug list, compare plans and coverage, and enroll directly in a new plan if you wish. You will not have to re-enter all your prescriptions to make any future changes.
- It is possible to use the Plan Finder tool without a MyMedicare account, but you will need to manually enter all your prescriptions as well as other information. The results won't be saved, and if you want to make changes later, you will need to re-enter all your information.
- You can enroll in your desired new plan directly from the Medicare Plan Finder site

Other options for help and information:

- Visit our website to see detailed information about 2020 plans and options available as well as times, dates and locations of informational meetings about 2020 changes. cchicap.org
- Attend one of the informational public meetings about 2020 plans and options that our volunteers are presenting around the county. Times, dates and locations are posted on the HICAP website.
- Pre-register for one of HICAP's 2020 Medicare Plan Review events. Complete a worksheet in advance and be scheduled for an individual appointment. Volunteers will do a Plan Finder search before your appointment. The schedule of events is posted on HICAP's website. Worksheets are available at Senior Centers and at cchicap.org. See schedule for details.
- Call the HICAP volunteer line (below) and leave a message requesting an in-person appointment at one of HICAP's regular counseling sites. Note that we have many callers and limited capacity for responding to calls, so there may be a delay in receiving a call back. Also, availability of these appointments is limited.

HICAP—Health Insurance Counseling and Advocacy Program, Contra Costa County

In Contra Costa County, call (925) 602-4163 or (800) 510-2020 (from land lines only)



LOCAL HELP FOR PEOPLE WITH MEDICARE

This project was supported, in part by grant number, 90SAPG0052-02-01 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.