

## Options During Medicare Open Enrollment 10/15/2020-12/7/2020

Changes made will be effective 1/1/2021

### 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
<b>Change your Medicare Advantage plan* or Part D plan</b> <ul style="list-style-type: none"> <li>• Note that Kaiser is now offering an additional plan, Sr. Advantage Basic (\$24/mo.) <b>Current Kaiser members will remain in the Sr. Advantage Enhanced plan (\$84/mo.) unless they apply to join the new plan</b></li> </ul>	October 15 to December 7, 2020
<b>Enroll in a Medicare Advantage plan or Part D plan</b> <ul style="list-style-type: none"> <li>• Note that persons with End Stage Renal Disease (Kidney Dialysis) may now join any Medicare Advantage Plan</li> </ul>	October 15 to December 7, 2020
<b>Drop a Medicare Advantage plan* or Part D plan</b>	October 15 to December 7, 2020
<p>*NOTE: From Jan. 1, 2021 through March 31, 2021 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 for Medicare and enroll in an MA plan for the first time during this period. Coverage will be effective the month following enrollment.</p>	January 1 to March 31, 2021
<b>Some people have additional options or more time to decide. This may apply if:</b>	
Your Medicare Advantage premium or co-pays have increased	Options and timing vary--see chart: <a href="#">Options for MA plan Cost Increases</a>
Your drug plan is no longer offered <ul style="list-style-type: none"> <li>• Note that people in the <b>Mutual of Omaha Rx Value</b> plan are being transferred to the <b>Mutual of Omaha Rx Plus</b> plan. Premium is increased by \$76.90. People in the <b>Envision Rx Plus</b> plan are being transferred to <b>Elixir Rx Secure</b>. Premium is increased by \$16.70. They are <b>not eligible</b> for this Special Enrollment Period and <b>must make any plan changes before 12/7/2020</b>.</li> <li>• People in <b>Journey Rx Standard</b>, and <b>Journey Rx Value</b> are eligible for this special enrollment period ending 2/29/2021</li> </ul>	October 15 to December 7, 2020  You have until 2/29/2021 to join a new plan, effective the month after you join. If you don't enroll by 12/31/20 you will have no drug coverage for January
You will no longer be eligible for Extra Help for prescription drugs	March 31, 2021
You DO have Extra Help for prescription costs (LIS)	You can change your drug or Advantage plan once each quarter during the first nine months of the year
<b>What can't you do during Open Enrollment?</b>	
<ul style="list-style-type: none"> <li>• Enroll in Medicare Part A or Part B--unless you are in your Initial Enrollment period or a special enrollment period</li> </ul>	
<ul style="list-style-type: none"> <li>• Be assured of getting a Medigap plan without health screening unless you have a "Guaranteed Issue" right</li> </ul>	

See reverse for more information

***It is a good idea to review your Part D Prescription or Medicare Advantage Plan on an annual basis to ensure you still have the right plan for your needs. Plans change their costs and coverage annually, your needs may have changed, or lower cost plans may be available.***

### **How to Compare Plans:**

- Use the Plan Finder tool on [www.Medicare.gov](http://www.Medicare.gov). It 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 [www.cchicap.org](http://www.cchicap.org)
- For best results, set up a MyMedicare account on the Medicare website. It is simple to do. Instructions are posted on the HICAP website, [www.cchicap.org](http://www.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.
- You can 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 2021 plans and options available.
- HICAP is offering a series of virtual “Medicare Changes for 2021” talks via Zoom. The talks will include a brief overview of Medicare and note significant changes in Medicare Advantage and Part D drug plans for Contra Costa County in 2021. Find the times and dates of these presentations as well as instructions on registering on our website: [www.cchicap.org](http://www.cchicap.org)
- A recorded version of the Medicare Changes for 2021 talk will be posted on our website by the end of October
- Need help finding a new Medicare Advantage or Part D prescription drug plan? Contact us at (925) 602-4163 or use the Contact Us form on our website at [www.cchicap.org](http://www.cchicap.org)

## **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 no. 90SAPG0094-01-00, from the U.S. Administration for Community Living (ACL), Dept of Health and Human Svcs, 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 ACL policy.*

**See reverse for more information**