

Options During Medicare Open Enrollment 10/15/2021-12/7/2021

Changes made will be effective 1/1/2022

Do you need to take action?

Yes: If you want to enroll, leave, or make any changes to your Medicare Advantage (MA) 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
<ul style="list-style-type: none"> • Change your Medicare Advantage (MA) plan or Part D plan¹ • Enroll in an MA or Part D plan • Drop your current MA plan and return to Original Medicare with a separate Part D plan • Drop your Part D plan and enroll in an MA plan <p>¹NOTE: Seven 2021 Part D plans have been discontinued. Members are being moved to other plans by the same sponsor, some costing an additional \$40-\$65/month premium. Coverages are also different. There are no special rights to change drug plans after December 7, 2021. We suggest you verify whether your 2022 plan will meet your needs.</p>	October 15 through December 7, 2021
<p>Some people have additional options or more time to decide. This <u>may</u> apply if:</p> <p>If you have a Medicare Advantage plan on Jan. 1, 2022.</p> <ul style="list-style-type: none"> • From Jan. 1, 2022 through March 31, 2022 persons who have a Medicare Advantage plan have an additional one-time option to change to a different Advantage plan or to Original Medicare with a separate Part D drug plan². This also applies to individuals newly eligible for Medicare who enroll in an MA plan for the first time during this period. Coverage will start the month following enrollment. <p><i>This right to make changes applies only if you have a Medicare Advantage plan, not a separate Part D drug plan.</i></p>	January 1 through March 31, 2022
<p>²If your Medicare Advantage premium or co-pays have increased, you may be able to get a Medigap plan without health screening.</p> <ul style="list-style-type: none"> • Persons in Kaiser, Imperial Traditional or Imperial Senior Value must return to Original Medicare by 12/07/21 in order to have this right 	Timing and coverage options vary depending on your current plan. See chart: Options for MA plan Cost Increases
If you will no longer be eligible for Extra Help for prescription drugs, you can change to a new plan	March 31, 2022
If 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
<p>What can't you do during Open Enrollment?</p> <ul style="list-style-type: none"> • Enroll in Medicare Part A or Part B--unless you are in your Initial Enrollment period or a special enrollment period 	

See reverse for more information

Review your Part D Prescription or Medicare Advantage Plan during Open Enrollment 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 or better plans may be available.

How to Compare Plans:

- Use the Plan Finder tool on 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
- For best results, set up a Medicare.gov account on the Medicare website. It is simple to do. Instructions are posted on the HICAP website, 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 Medicare 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 2022 plans and options available.
- HICAP is offering a series of “Medicare Changes for 2022” talks in person and 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 2022. Materials will be provided. Find the times and dates of these presentations as well as instructions on registering on our website: www.cchicap.org
- A recorded version of the Medicare Changes for 2022 talk will be posted on our website before the end of October
- Need help finding a new Medicare Advantage or Part D prescription drug plan? Contact us at (925) 655-1393 or use the Contact Us form on our website at www.cchicap.org

HICAP—Health Insurance Counseling and Advocacy Program, Contra Costa County
(925) 655-1393 or (800) 434-0222 or (800) 510-2020 or www.cchicap.org



This project was supported, in part by grant no. 90SAPG0094-02-00 from the U.S. Administration for Community Living (ACL), Dept 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 ACL policy.

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