

Community News Brief

From District Attorney Joseph D. Early, Jr.



Medicare Open Enrollment

Medicare's open enrollment period is Oct. 15-Dec. 7. Open enrollment is the period when individuals who qualify for Medicare can add or drop plans. It is important to review Medicare enrollment options, including review of any changes in existing coverage. Materials will be sent directly to the enrolled individual with any changes that have occurred since the last open enrollment period. Two important documents to review each year are "Evidence of Coverage"(EOC) and "Annual Notice of Change"(ANOC).

The EOC provides detailed information about what the plan covers and health care costs. The ANOC includes all changes made in coverage to a plan as well as services and cost associated with it. Things for you to consider during open enrollment are...

- Do you have any new medical issues and if you do, are they covered under your current plan?
- Does your current plan have any changes such as plan cost, prescription coverage, and are your physicians still available under your plan?
- Does your current plan still meet your needs? If not, what plan can you switch to that will meet your unique medical needs?

Information for next year's plans is available through Medicare.

If you need assistance with choosing the best plan for you, contact your local senior center or you can contact Medicare directly by calling 1-800-MEDICARE or visiting Medicare.gov.

Medicare Open Enrollment Scams

- Anyone who tries to sell you Medicare insurance while claiming to be an "official Medicare agent" is a scammer. There are no Medicare sales representatives.
- Ignore anyone who says you must join a prescription drug plan to keep your Medicare coverage. The Medicare prescription drug plan (also known as Part D) is voluntary and has nothing to do with the rest of your Medicare coverage.
- Never give information over the phone to someone who says they need it so you can keep your coverage. Hang up on anyone who asks for a quick payment, threatens you, or offers you free equipment or services in exchange for your information.
- If you need help with Medicare, call 1-800-MEDICARE or go to Medicare.gov.
- For more information, visit the Federal Trade Commission website.

Check Out Our Social Media and These Websites For More Information



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www.worcesterda.com



www.ftc.gov Federal Trade Commission



www.medicare.gov



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