

Understanding Medicare

Medicare Open Enrollment: Seize Your Opportunity

(NAPSA)—When it comes to Medicare, open enrollment is the time for people to compare their health and prescription drug coverage. People with Medicare have from October 15th until December 7th to make changes to their health and prescription drug plans.

Your health and medication needs can change from year to year and health plans may also change their benefits and costs. That's why it's important to evaluate your Medicare choices during open enrollment. A good first step is to learn more about the available plans and how they can best meet your current and future prescription drug and health needs.

Use the Medicare Plan Finder at www.medicare.gov/find-a-plan to help yourself research prescription drug and health plans. After reviewing available plans, AARP encourages everyone with Medicare to consider three essential items when considering options during open enrollment:

1. Costs: which include the monthly premium, the annual deductible and cost sharing;

2. Coverage: for the doctors and pharmacies included in the plan and the prescription drugs and other services you need; and

3. Quality Ratings: which are provided for most Medicare Advantage and Part D plans. Through the Medicare Five-Star Quality Rating System, these ratings are based on quality measures that include member satisfaction, customer service and pharmacy services. Plans are rated on a scale from 1 to 5 stars, with 5 stars indi-



Every year, Americans with Medicare get a chance to check out their options.

ating the highest quality.

Visit www.aarp.org/openenrollment to find easy-to-understand guidance on the choices available to you during open enrollment and questions to consider when choosing a Medicare plan. Spanish language open enrollment resources are available at www.aarp.org/espanol/salud/medicare-y-el-seguro.

AARP has several additional resources to help people with Medicare:

- If you are enrolled in a Medicare drug plan, the Donut Hole Calculator may help you lower your drug costs. You can learn how to reduce your drug costs in the prescription drug coverage gap, or avoid it entirely, by finding lower-cost medication options. Go to www.aarp.org/doughnuthole or www.aarp.org/calculadoramedicare.

- A comprehensive guide to Medicare prescription drug coverage can be found at www.aarp.org/health/medicare-insurance/medicare_partD_guide.