



# News For Older Americans

## Review Your Options During Medicare Open Enrollment

(NAPSA)—There's good news for anyone covered by Medicare. The open enrollment period has been extended this year, providing a longer time in which to review options and choose the best coverage.

The period in which those with Medicare can add, drop or change prescription drug and health care plans for 2012 runs through December 7.

"We want to make certain that people with Medicare use this once-a-year opportunity to find the plan that best fits their needs," said AARP Vice President Nicole Duritz.

People with Medicare can use the Medicare Plan Finder at [www.medicare.gov/find-a-plan](http://www.medicare.gov/find-a-plan) to research prescription drug and health plans that will be available in 2012. After reviewing available plans, AARP encourages its members and everyone with Medicare to consider four essential items when considering options during open enrollment:

1. Costs, including 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;

3. Convenience to you as the policyholder; and

4. Customer service. Check out quality ratings, which are provided for most Medicare Advantage and Part D plans. These ratings are based on the quality of care and the customer service each plan provides.

AARP has a website dedicated to helping people get the information they need to make the best decisions during open enrollment. The website, [www.aarp.org/openenrollment](http://www.aarp.org/openenrollment), includes guidance on



**An extended open enrollment period provides a longer time in which to review options and choose the best coverage.**

the choices available to consumers during open enrollment and questions to consider when choosing a Medicare plan.

"You can make changes to get the health insurance benefits and drug coverage that fit you best. Or you don't have to make any changes if you don't need or want to," Duritz added. "But this is the time to evaluate your options and pick the plan that works for you. Making a smart decision now can help you get the care you need in 2012."

For other tools to help navigate open enrollment, including Spanish language resources, visit [www.aarp.org/openenrollment](http://www.aarp.org/openenrollment). Other online resources include:

- The AARP Drug Savings Tool (available at [drugsavings.aarp.org](http://drugsavings.aarp.org)) allows users to select the drug they want to compare from Consumer Reports Health's database of about 500 drugs in 26 drug classes.

- The AARP Doughnut Hole Calculator, available at [www.aarp.org/doughnuthole](http://www.aarp.org/doughnuthole), guides visitors through their prescription drug options using localized information about their plans and prescriptions to determine if or when they will fall into the coverage gap.