

Medicare and You

Your Medicare Open Enrollment To-Do List

(NAPSA)—Medicare's annual enrollment period is now underway, and runs from October 15 to December 7, 2018. You may be happy with your current Medicare coverage, but it pays to shop around. Here are a few things to keep in mind.

Don't shy away from shopping. Plan details change each year, so the policy that was best for you in 2018 may not be your best option for 2019. Changes to premiums, deductibles and co-pays can be costly. An analysis of more than 17,000 people using Medicare.com to



A health insurance agent can help you find the Medicare plan that's best for you.

compare Medicare plans found that just 10 percent were enrolled in the lowest-cost plan for their prescription drug needs. Those who switched to a new drug plan stood to save an average of \$611.

Watch for changes in drug coverage. Read any letters from your insurance company outlining changes in your prescription drug coverage. Insurance companies often tweak their formulary, or list of covered drugs, each year. That can mean higher out-of-pocket expenses for you. Compare coverage for your prescriptions under any new Medicare plan you consider.

Be sure your doctors participate in your plan. Double-check to make sure your preferred doctors will still be part of your health plan's network next year. You'll pay more to see non-network providers, and some health insurers won't cover out-of-network providers at all, except in an emergency.

Compare services. Medicare Advantage plans tend to offer additional benefits you can't get with Original Medicare. These can include dental, vision, hearing and even fitness benefits.

Shopping for Medicare plans can seem daunting, but there's a range of services out there to help enrollees navigate them. Read up on your options and don't hesitate to work through a licensed agent to help match you with the best plan for your needs.