

# Health Awareness

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## Medicare Enrollment Season Is Coming: 5 Tips To Make Sure You're In The Right Plan

(NAPS)—Medicare's Annual Enrollment Period runs from October 15 to December 7, 2019. This is your yearly chance to shop for insurance coverage that best meets your needs. People covered by Medicare will have even more plans with a host of new benefits to choose from for 2020.

Here are five things to keep in mind for Medicare's Annual Enrollment Period.

**1. Review your 2020 coverage options.** Medicare Advantage plan details change each year, so the policy that was the least expensive or best match for you in 2019 may not be right for 2020. Changes to premiums, deductibles and co-pays can be costly. A recent eHealth analysis of people using eHealthMedicare.com to compare Medicare plans found that fewer than one in ten were enrolled in the lowest cost plan for their personal prescription drug regimen. Those who switched to their optimal drug plan stood to save an average of \$900 per year.

**2. Look out for drug coverage changes.** It's common for insurance companies to tweak their list of covered drug and prices. That can mean higher out-of-pocket expenses. Check to make sure that the medications you need are still covered by your plan in 2020, and pay close attention to any special rules you need to follow to get the most coverage for your medications. Online tools, including eHealthMedicare.com's prescription drug coverage comparison tool, can help you find the best option for 2020.

**3. Make sure your doctors are still covered.** The doctors and hospitals that participate in your Medicare plan's network often change each year as well. Make sure your preferred providers are covered under your current plan or any new plan that interests you. The amount you'll pay when you get care from a doctor or hospital that does not partic-



**The expert help of a licensed insurance agent can help you get the best medicare policy for your needs.**

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ipate with your plan will be higher than what you'll pay if you stay within your plan's network, and some health insurers won't cover out-of-network providers at all, except in an emergency.

**4. Compare benefits.** Along with price comparisons, be sure to review the full range of services and benefits offered by competing Medicare plans. These can include everything from preferred pharmacy and mail-order prescription discounts to dental, vision, hearing and even fitness benefits. And for 2020, many Medicare Advantage plans will offer supplemental benefits that provide additional assistance to people with chronic illness, such as non-emergency transportation, virtual medical visits, caregiver support, nutritional counseling and meal delivery, and air conditioning, among others.

**5. Work with a professional to understand your choices.** To make sure you're viewing a wide range of plans available on the market, work with an expert in Medicare products that represents more than just one insurance company. It doesn't cost anything extra. A licensed agent can help you understand and make sense of all your options and select coverage that best matches your needs, budget, and lifestyle.