

# Your Health

## 5 Important Medicare Changes Coming For 2020

You have a **small window** every year to enroll in Medicare

2019								
Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
						10/15.....→ 12/7		
						Open Enrollment for Medicare		



Enrollment  
begins the  
15th of  
October.

For coverage that begins:

**Jan 1** > Apply before **12/7/2019**



### Now's the time to decide which Medicare Advantage plan is best for you.

(NAPS)—If you're enrolled in a Medicare Advantage plan, or are considering one, you will have more plan choices with a wider range of benefits to help you better manage your day-to-day health needs during this year's open enrollment period.

Medicare's Annual Enrollment Period, which runs from Oct. 15 through Dec. 7, gives Medicare enrollees a chance to revisit their Medicare insurance coverage, make sure it still fits their needs and make changes for the coming year.

Online health insurance broker eHealth outlines five of the most important Medicare changes to be aware of this year:

**1. New benefits to help those with chronic illness.** Starting in January, 2020, some Medicare Advantage Plans will include benefits for people with chronic illness that will help to support their care. A few examples include nutrition services, transportation to doctor's appointments and home improvements like shower grips and wheelchair access. More traditional services like dental care, vision care and hearing aids also have been expanded.

**2. Medicare Advantage premiums will be lower next year.** The average monthly premium for Medicare Advantage plans is expected to be \$23 in 2020, a decrease of 14% from an average of \$26.87 in 2019, and down 28 percent since 2017. The average Medicare Advantage premium this year is the lowest it's been since 2007.

**3. Part D drug plan premiums will be lower, too.** The average Medi-

care prescription drug plan premium for 2020 is \$30, a decline of 13.5% as compared with 2019 costs. Savings on out-of-pocket costs may be available as well. 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.

**4. Seeing a doctor without leaving home will get easier.** Many seniors will have access to Medicare Advantage telehealth benefits to connect with health care providers online or by phone. For 2020, more than half of all Medicare Advantage plans will offer added telehealth benefits, reaching up to about 1.7 million enrollees.

**5. Medigap plan options are changing.** Two of the most popular supplemental plans (so-called Medigap plans) used by those enrolled in original Medicare—Plan F and Plan C—will no longer be available to new Medicare members or those born after January 1, 1955. Fortunately, Plan G, another Medigap policy, offers the same level of coverage provided by Plan F—minus the Part B deductible—and will continue to be available after January 2020. The Part B deductible was \$185 in 2019.

Even if you're happy your Medicare coverage, eHealth recommends that you review your current coverage during open enrollment because each year plans can and do make changes in costs, physician networks or drug benefits.