

## Medicare Annual Open Enrollment 2015

Medicare's Annual Open Enrollment will begin on Thursday, October 15. This is when Medicare beneficiaries can choose, switch, add or drop their health and prescription plan coverage. The open enrollment period is scheduled to end Monday, December 7.

Health and prescription plans change from year to year and it is essential that you learn what is new and what is different. Here is a list of do's and don'ts.

### Medicare Open Enrollment "Do's"

- **Do** review your current carrier's Medicare plan for 2016 to ensure you understand any pending changes. Call your insurer with any questions OR contact APPRISE, the SHIP (State Health Insurance Program) which provides free, unbiased, one-on-one counseling and assistance to people with Medicare and their families.
- **Do** study any changes in your plan's drug coverage and cost. Check to see whether each medication you take now or may need next year will be effected.
- **Do** take a look at Medicare's website, [www.medicare.gov](http://www.medicare.gov) to look up your current health or drug plan as well as to compare other plans for 2016 that may be better for you based on your current health and medications you take.
- **Do** take your time, but be sure to make your choices before open enrollment ends on December 7. Although you shouldn't procrastinate, you should take time to explore your healthcare choices. Even if you wait until the last day of open enrollment, you can still change your Medicare plans for coverage beginning January 1.
- **Do** seek expert help if you need it. Start at APPRISE, you can call 1-800-783-7067 Monday-Friday from 9am-4pm to find the Local APPRISE Program in your area.

### Medicare Enrollment "Don'ts"

- **Don't** take a call from someone you don't know or trust offering to help you navigate Medicare plans. You should be the one initiating any queries.
- **Don't** give out any personal information, such as your Medicare number, to unsolicited callers.
- **Don't** toss the mail you received from your health insurer and competing firms about your 2016 Medicare plan. You need to read this material to find out what's in store for you and learn about potential alternatives.
- **Don't** assume that you (or your spouse) have the most appropriate Medicare plan. Some married couples shouldn't be on the same Medicare plan. Depending on the medications each of you take and the doctors you both need to visit, one Medicare plan may be better for one spouse than another.