



Medicare Open Enrollment

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Centers for Medicare & Medicaid Services Ready-Made Article

Medicare Open Enrollment: Protect Your Health and Your Card

Eating well and regular exercise are part of a healthy lifestyle, and so is making sure you have the right health care coverage. Medicare's annual Open Enrollment period is a good time to review your current coverage and decide if there may be a better fit based on changes to current plans, your budget or health needs.

During Medicare Open Enrollment, which runs October 15, 2017 through December 7, 2017, you can enroll in or make changes to your Medicare health or prescription drug plan. Your coverage begins January 1, 2018. If you miss the deadline, you will likely have to wait a full year before you are able to make changes to your plan.

To make Medicare Open Enrollment part of your healthy lifestyle, follow these 5 important steps:

- 1. Review your current plan notice.** Read any notices from your Medicare plan about changes for next year, especially your "Annual Notice of Change" letter. Look at your plan's information to make sure your drugs are still covered and your doctors are still in network.
- 2. Think about what matters most to you.** Medicare health and drug plans change each year, and so can your health needs. Do you need a new primary care doctor? Does your network include the specialist you want for an upcoming surgery? Does your current plan cover your new medication? Does another plan offer the same coverage at a lower cost? Take stock of your health status and determine if you need to make a change.
- 3. Find out if you qualify for help paying for Medicare.** Learn about programs in your state to help with the costs of Medicare premiums (through Medicare Savings Programs), your Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) deductibles, coinsurance and copayments, and Medicare prescription drug coverage costs (through [Extra Help](#)). Visit [Medicare.gov](#) or call your State Health Insurance Assistance Program (SHIP). Visit [shiptacenter.org](#), or call **1-800-MEDICARE** (1-800-633-4227) for your SHIP's phone number. TTY users can call **1-877-486-2048**.
- 4. Shop for plans that meet your needs and fit your budget.** Starting in October, you can use Medicare's Plan Finder tool at [Medicare.gov/find-a-plan](#) to see what plans are offered in your area. A new plan may:
 - Cost less
 - Cover your drugs
 - Let you go to the providers you want, like your doctor or pharmacy.



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If you find your current coverage still meets your needs, then you're done. Remember, during Medicare Open Enrollment, you can decide to stay in Original Medicare or join a Medicare Advantage Plan. If you're already in a Medicare Advantage Plan, you can switch back to Original Medicare during Open Enrollment.

- 5. Check your plan's Star Rating before you enroll.** The [Medicare Plan Finder](#) is up-to-date with the Star Ratings for Medicare health and prescription drug plans. Plans are given an overall quality rating on a 1 to 5 star scale, with 1 being the lowest and 5 stars being the highest. You can use Star Ratings to compare the quality of health and drug plans being offered.

Protect Your Medicare Card

Protect your identity as well as your health by guarding your Medicare card like you would a credit card. Identity theft resulting from stolen Medicare numbers is becoming more and more common. Medicare is here to help in the fight by removing Social Security Numbers from Medicare cards and replacing them with a new, unique number for each person with Medicare. Medicare will mail new Medicare cards with the new numbers between April 2018 and April 2019.

To protect against identity theft, don't share your Medicare number or other personal information with anyone who contacts you by telephone, email, or approaches you in person, unless you've given them permission in advance. Medicare will NEVER contact you (unless you ask us to) for your Medicare number or other personal information. And don't ever let anyone borrow or pay to use your Medicare number.

Also, remember to review your Medicare Summary Notices to be sure you and Medicare are only being charged for actual services provided.

For more information, call **1-800-MEDICARE** (1-800-633-4227) and say "Agent." TTY users can call **1-877-486-2048**. Help is available 24 hours a day, including weekends. You can also get personalized health insurance counseling at no cost to you from your State Health Insurance Assistance Program (SHIP). Visit shiptacenter.org, or call **1-800-MEDICARE** for your SHIP's phone number.

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