AN IMPORTANT MESSAGE FROM MEDICARE

HAVE YOU COMPARED YOUR OPTIONS?

You might find a plan that saves you money.

**Medicare Open Enrollment is here**

Now is the time to compare your current coverage to all your choices for 2024 and select the plan that best fits your needs and budget. Medicare’s Open Enrollment period gives everyone with Medicare the opportunity to make changes to their prescription drug plans or health plans for coverage beginning January 1, 2024. But don’t delay, the Open Enrollment period ends on December 7.

**Why compare options for next year?**

Just like your health, Medicare plans can change every year—and your current one might be changing. Plus, not all plans have the same benefits and out-of-pocket costs. By comparing all your options, you could find a plan that offers you better coverage, saves money, or both. Review your current plan, costs, and health needs, then go to Medicare.gov.

**It’s easy to compare options on Medicare.gov**

At Medicare.gov, you can do a side-by-side comparison of plan coverage, costs, and quality ratings to help you see the real differences between plans and feel confident in your choice. If you choose a new plan for 2024, you can enroll right there. Current coverage still meets your needs best? Then, you don’t have to do anything.

**Medicare Part D Extra Help**

If you are struggling with your prescription drug costs, Extra Help is a Medicare program that can help pay for your drug coverage (Part D) premiums, deductibles, coinsurance, and other out-of-pocket costs. If you make less than $22,000 a year, it’s worth it to apply.

Visit ssa.gov/extrahelp or call Social Security at 1-800-772-1213 (TTY 1-800-325-0778) to apply.

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**MEDICARE OPEN ENROLLMENT**

**OCT. 15—DEC. 7**

**Prefer to talk it over?**

Call 1-800-MEDICARE (1-800-633-4227)
TTY Users: 1-877-486-2048

We’re here to help 24 hours a day during Open Enrollment, including weekends. Or, find free, personalized health insurance counseling from your State Health Insurance Assistance Program (SHIP). Visit shiphelp.org for locations near you. Many SHIPs offer virtual counseling.

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October 2023