

2022 Medicare Open Enrollment Full Feature/Matte Release

Headline: Comparing Plans Can Save You Money

Sub-headline: Medicare Open Enrollment is now through December 7th. Review your coverage options and select a plan that meets your needs.

Medicare Open Enrollment is your chance to compare your choices for the year ahead and to see if you could save money in 2023 on your health or prescription drug plans or even find extra benefits. Don't delay – Open Enrollment ends December 7th.

Comparing Plans

Medicare plans can change their offerings every year – even your current plan may make changes. [Medicare.gov](https://www.medicare.gov) makes it easy to compare coverage options, shop for plans and feel confident about your choices. You can do a side-by-side comparison of plan coverage, costs and quality ratings to help you more easily see the differences between plans. If you choose a new plan for 2023, you can enroll right there. If your current plan still meets your health care needs, you don't have to do anything.

Things you'll want to consider when shopping for Medicare coverage:

- Check if your prescriptions are included on a plan's formulary and if your health care providers are in a plan's network.
- Remember that a low monthly premium may not always be the best overall value for your specific needs.
- Review a plan's estimated total costs to you, including deductible and other out-of-pocket costs.
- Check if Medicare Advantage plans offer extra benefits, like vision, hearing, or dental coverage, if these are services you need.
- If you take insulin, there is a new cap on your out-of-pocket costs. Talk to someone for help comparing plans.

Ways Medicare Can Help

To compare plans and find the best coverage to fit your needs:

- Find plans at [Medicare.gov](https://www.medicare.gov) and do side-by-side comparisons of costs and coverage.
- Call 1-800-MEDICARE. Help is available 24 hours a day, including weekends.
- Access personalized health insurance counseling at no cost, available from State Health Insurance Assistance Program (SHIP). Visit shiphelp.org or call 1-800-MEDICARE for each SHIP's phone number. Many SHIPs also offer virtual counseling.

Medicare Open Enrollment ends Dec. 7. Act now if you want to enroll in or make changes to your Medicare health or prescription drug plans for coverage beginning Jan. 1, 2023. If your current coverage still meets your needs then you don't have to do anything. Remember, if you miss the Dec. 7 deadline, may have to wait a full year before you are able to make changes to your Medicare coverage.

For more information, visit [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare) or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. Help is available 24 hours a day, including weekends. If you need help in a language other than English or Spanish, let the customer service representative know the language.

More information about Medicare is also available on the Medicare Facebook page and by following @MedicareGov on Twitter.

Sidebar: Medicare Savings Programs can help with Medicare costs

If you have limited income and resources, you could qualify for Medicare Savings Programs run by your state. These programs could help you save money on health and prescription drug costs and could reduce your Part B premium from \$165 to \$0. For more information, contact your state Medicaid office or call 1-800-MEDICARE and ask about Medicare Savings Programs.

Sidebar: New This Year

The Inflation Reduction Act will save money for people with Medicare by improving access to affordable treatments and strengthening the Medicare Program both now and in the future. Through this new law, there's a change to Medicare Part D insulin costs starting January 1, 2023. Plans can't charge you more than \$35 for a one-month supply of each Medicare Part D-covered insulin you take. And, plans can't charge you a deductible for insulin. To get help comparing plans if you take insulin call 1-800-MEDICARE or contact your local State Health Insurance Assistance Program (SHIP). Visit shiphelp.org for locations near you.

Also, starting in 2023, people with Medicare drug coverage will pay nothing out-of-pocket for adult vaccines, including the shingles vaccine, that are recommended by CDC's Advisory Committee on Immunization Practices.

Information provided by the U.S. Department of Health & Human Services.