

# Medicare Open Enrollment is Here!



## Tips to Make the Most of Your Choices & Prevent Marketing & Enrollment Scams

**Medicare's Open Enrollment runs October 15 through December 7 each year.** It is the time when you can make certain changes to your Medicare coverage, including joining a new Medicare Advantage Plan or Part D prescription drug plan, switching from Original Medicare to a Medicare Advantage Plan, and switching from a Medicare Advantage Plan to Original Medicare. Any changes you make are effective January 1.

**Note that if you are switching to Original Medicare, you will still need a Part D plan and may need a Medigap policy to help with your out-of-pocket costs.** Contact your local Health Insurance Counseling and Advocacy Program (HICAP) at 800-434-0222 to discuss your rights to a Medigap policy. See our website: [cahealthadvocates.org/medigap/your-rights-to-buy-a-medigap-policy/](https://cahealthadvocates.org/medigap/your-rights-to-buy-a-medigap-policy/).

### Review Your Options for Next Year

Medicare Advantage plans and Part D prescription drug plans can change their premiums, deductibles, cost-sharing, provider groups, and more on an annual basis, or discontinue their coverage altogether. Therefore it's important to be aware of how your plan may change, and prepare accordingly.

One place to start, **if you're in a Medicare Advantage and/or Part D plan, is to review your plan's Annual Notice of Change (ANOC) that explains its changes for next year.** Your plan should have sent this to you by September 30. For example, the ANOC would include information on your premium and copayment, any changes in plan's provider network, and a list of drugs (called a formulary) that will be covered. Even if you like your current plan, review your plan's changes for next year and compare other options to determine which plans or whether Original Medicare and Medigap have the coverage that best meets your needs.

### Here are some tips to make the most of Medicare's Open Enrollment:

- Be ready with a list of all your health care conditions, prescription needs, and desired/necessary providers when you review your options.
- Note of any changes to income that might help you qualify for extra help with drug costs or co-pays.
- Watch your email and mail for important notices from Medicare, Social Security, and your current insurance plans. Read them carefully to be sure they are legitimate notices, and not private plan marketing junk mail.
- Review the Medicare & You handbook on Medicare.gov. The handbook is available online in English, Spanish, Chinese, Korean and Vietnamese. It's also available in large print, braille, audio format and as an e-book. You can also order a hardcopy paper handbook by calling 1-800-MEDICARE (1-800-633-4227).
- If you are considering private plans for your coverage, rather than the universally accepted traditional Medicare program, be sure to review plan options on Medicare's website at Medicare.gov.

Finally, **your State Health Insurance Assistance Program (SHIP) is here to help. California's SHIP is HICAP – the Health Insurance Counseling and Advocacy Program.** You can contact the HICAP in your county at (800) 434-0222. See [cahealthadvocates.org/hicap/](https://cahealthadvocates.org/hicap/) for a list of HICAPs by county.

# Watch for Scams & Marketing Misconduct

Visit [CaliforniaSMP.org](http://CaliforniaSMP.org) for more information

Also, **watch for enrollment scams and forceful and/or misleading marketing during this time of year.** Insurance companies and their agents will reach out to you, creating a flood of marketing information through television commercials, radio ads, events, mailings, phone calls, and texts. Yet the government has rules on what they can and cannot do. **Knowing the rules and red flags can help you prevent fraud and make the best choices for yourself during Open Enrollment.**

Keep these simple do's and don'ts in mind. Medicare Advantage plans and their agents and insurance brokers **CANNOT**:

- Call you if you are not enrolled in the company's plan.
- Call or email you if you have asked them to stop – even if you are enrolled in their plan. Any emails must have the option to opt out.
- Visit your home without an appointment.
- Sell you a plan or set up a sales appointment with you while at an educational event. If you share your contact information at an event like this, this often permits plans to contact you later. However, this permission to contact you expires after 12 months.
- Use the Medicare name or logo or imply that they represent Medicare.
- Approach you in public spaces, like a mall or parking lot or at a health care facility.

On the other hand, private health plans and their representatives/agents **can and must**:

- Explain how enrolling in a new plan will affect your current coverage.
- Check that your providers and pharmacies are in the plan's network before enrolling you.
- Tell you which companies they represent and whether they sell all plans available in your area.
- Schedule an appointment with you no sooner than 48 hours after agreeing to the appointment.

Also, **watch for these potential marketing violation red flags**:

- No one should make you feel pressured or rushed to enroll in their plan.
- No one should make you feel that you could lose your Medicare benefits if you don't enroll in their plan.
- No one should ask for your Medicare or Social Security numbers just to provide you with info.
- No one should make a cold call to ask for your Medicare or Social Security information.

**If you come across any red flags or suspected fraud, please report it to our California Senior Medicare Patrol (SMP) at 1-855-613-7080.**

For a reminder of what plans and insurance agents can and cannot do in terms of marketing, see our [Novella](#), “Older Adults & Medicare Health Plans” available in [English](#) and [Spanish](#). See Fraud Alerts: [cahealthadvocates.org/senior-medicare-patrol-home/fraud-alerts/](http://cahealthadvocates.org/senior-medicare-patrol-home/fraud-alerts/).



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