

Medicare Open Enrollment

What You Need to Know

The 2025 Medicare Open Enrollment Period is **October 15 through December 7, 2024**, and any changes will be effective January 1, 2025. Following is some key information you need to know about the differences in Traditional Medicare, Medicare Advantage plans, Part D Medicare and Medigap policies to help you make an informed decision when considering a change.

WHAT IS “ORIGINAL” MEDICARE?

- Original Medicare is the traditional fee-for-service insurance program offered directly through the federal government.
- Sometimes called “Traditional Medicare.”
- Under Original/Traditional Medicare, the government pays directly for the health care services you receive.
- You can see any doctor/NPP and hospital who takes Medicare (and most do) anywhere in the country.
- No prior authorization is required for seniors.
- No physician/NPP referrals are needed.

WHAT IS A MEDICARE ADVANTAGE PLAN?

- Medicare Advantage Open Enrollment is January 1 until March 31, 2024.
- For profit plans run by private companies who manage your Medicare Part A and Part B.
- You can only enroll in a plan that is available in your region.
- Plans primarily include HMOs and PPOs so your care may not be covered if you see a physician/NPP or hospital out of network.
- You may need to get a referral from your primary physician/NPP to see a specialist.
- Home health care services are generally limited under these programs and often include expensive co-pays and high deductibles.

WHAT IS MEDICARE PART D?

- Medicare Part D adds prescription drug coverage to Original Medicare, which helps to lower your prescription drug costs and protects you against higher prescription costs.

WHAT IS A MEDIGAP POLICY?

- A Medigap Policy is not part of Medicare.
- It supplements Medicare coverage without losing traditional Medicare benefits.
- Helps to cover some deductibles, coinsurance and out of pocket costs.

IMPORTANT THINGS TO NOTE:

- If you have changed to a Medicare Advantage Plan, you have from January 1 until March 31, 2025 to switch back to original Medicare. Only one plan change is allowed during this window.
- You have the option to choose a Medicare D (prescription drug plan) instead of changing to a Medicare Advantage Plan.
- With a limited income, help may be available to pay for prescription drug coverage. You can call 1-800-772-1213 or you can apply online by visiting [socialsecurity.gov/i1020](https://www.socialsecurity.gov/i1020)

ADDITIONAL INFORMATION CAN BE FOUND:

- Through Community Classroom education events hosted by Angels Care or other local seminars.
- By calling 1-800-MEDICARE (1-800-633-4227).
- By visiting the Medicare website Planfinder at [medicare.gov/plan-compare](https://www.medicare.gov/plan-compare).

Be on Alert.



- Closely guard your Medicare Number and personal information from potential identity theft.
- Don't respond to unsolicited emails. You must have requested information in order for a plan to email you.
- Be aware of who might be on the other end of the telephone line. Don't simply trust your caller ID.
- The most common scam are calls by people posing as employees from the Centers for Medicare & Medicaid Services (CMS) or other government agencies.
- Medicare will never call you and ask you for your personal information, such as your Medicare number, over the phone.
- Open enrollment is prime time for unscrupulous salespeople to pressure you to buy supplemental insurance products that will supposedly save you thousands. Before signing anything, compare Medigap policies at [medicare.gov](https://www.medicare.gov).

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to learn more about how we can
help you stay healthy at home!



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