Medicare Open Enrollment Checklist

Open Enrollment is October 15 – December 7

☐ **Decide how you want to review your Medicare coverage:**

- Call **1-800-Medicare** (1-800-633-4227) 24 hours a day, 7 days a week
- Use the online tool, **Medicare Plan Finder**, to compare plans and enroll in a plan on your own on Medicare's website.
- Watch a **video** to learn how to use Medicare Plan Finder.

☐ **Complete your Medicare Open Enrollment Worksheet**

☐ **Set up a Medicare.gov account or log into your account to update your drug list if you already have one**

- Have your account **username and password** available
- Use your account to **compare plans** with personalized results
- Watch the **step-by-step video** for creating a Medicare account

☐ **Have your Medicare card and other insurance cards available**

☐ **Have your most recent prescription drug list, with accurate drug names, dosage, and frequency available**

- You can use the **Open Enrollment Worksheet** or updated **Medicare.gov** account, or
- You can ask for a printout from your pharmacy or doctor's office

☐ **Have a list of your providers available**

☐ **Read your Annual Notice of Change (ANOC) from your Medicare drug coverage (Part D) or Medicare Advantage plan.**

- Be aware of what is changing for next year

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Review your Annual Notice of Change

How to know what is changing with your Medicare plan for next year

Your Medicare Part D drug plan or Medicare Advantage plan provides an Annual Notice of Change (ANOC) by September 30 every year.

- The ANOC explains any changes to your premiums, deductibles, copayments, drug coverage, provider network, or other benefits that will take effect on January 1 of the following year.
- The ANOC arrives before Open Enrollment to give you time to review changes and decide whether to keep your current plan or switch to another one.
- If you haven't received your ANOC by early October, contact your Medicare plan directly and request a copy

Questions to consider after looking at your ANOC

1. Do you have a Medicare Advantage plan? **Yes** or **No** or **Not Sure**

If No, Skip to Question 2.

If Yes or Unsure:

- Are there any changes to your provider networks? If yes, list any providers that will not be in-network for next year.
- How much will the premium, deductible, and maximum out-of-pocket amounts change for next year?
- What changes to medical or hospital copays will you see for next year?
- Are there any of your prescription drugs that will not be covered next year?
- What changes to prescription drug copays will you see?
- What benefits were added or removed?

2. Do you have a stand-alone Medicare Part D prescription drug plan? **Yes** or **No**

If Yes:

- How much will the premium and deductible amounts change for next year?
- Are there any of your prescription drugs that will not be covered next year?
- What changes to prescription drug copays will you see?
- Are there any changes to your pharmacy network?

Compare Options.
Ask Questions.
Choose with Confidence.

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