

# The Spotlight

Spotlighting healthcare-related educational topics that matter to you

**The Patient Education and Empowerment Department creates resources that address a range of topics from medical debt to insurance access and disability benefits. The resources we produce are reflective of real-world experiences that meet the needs of the patients PAF serves.**

To learn more about our resources, **CLICK HERE**

You asked & we listened. Using questions our case managers get asked and analyzing our website keyword searches each month, we address what patients want to know now.

## It's That Time Again... Medicare Open Enrollment Starts This Month



Open enrollment is an important time of year for all Medicare enrollees, especially for those already with Medicare

coverage. Choosing health insurance is no longer a one-time decision. The Medicare Annual Election Period (AEP) is an open enrollment period run annually from October 15th to December 7th, and during this time, you can switch to, drop, or add a Medicare Advantage (Part C) or Prescription Drug (Part D) plan. This time frame gives current Medicare beneficiaries time to evaluate their options and ensure that the coverage they select makes the most sense for their health challenges and their wallet in the coming year.

The government-sponsored tool on Medicare's website allows users to search for plans available in their area by zip code. You can view premium and other cost information as well as in-network physicians, medication lists, and benefits available under each plan. Visit [medicare.gov](https://www.medicare.gov) for the plan finder.



Check with a family member or friend who can help walk you through your available choices. Or, seek help with a State Health Insurance Assistance Program (SHIP) which offers free insurance counseling for Medicare beneficiaries. Having a second set of eyes to review your options may make you feel more secure when you make

your final choice. Remember, any changes you make to your plan choices will become effective on January 1 of the following year. If you want to make changes to your plan during the year, you will not have the option to and must wait until the next Open Enrollment period in the fall to finalize your choices for the following year. This is just another reason it's so important to take your time and thoroughly review your plan options.

To learn more about Medicare benefits and enrollment, watch our free interactive training **HERE**



Also, The Spotlight is a year old! Thank you for reading and sharing this helpful advice each month!