

THE SPOTLIGHT

Spotlighting healthcare-related educational topics that matter to you

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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.

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MEDICARE ANNUAL OPEN ENROLLMENT AND ANNOUNCING PAF'S NEW MEDICARE RESOURCES



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-and-done decision. The Medicare Annual Election Period (AEP) is an Open Enrollment period that runs 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 the chance to evaluate their options and choose the coverage that best meets their health needs and budget in the coming year.

The Medicare Plan Finder tool on [Medicare.gov](#) 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 for each plan.

Check with a family member or friend who can help you review 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 opinion on your options may make you feel more confident when you make your final choice. Remember, any plan changes you make will go into effect on January 1 of the next year. If you want to make changes to your plan during the year, you will not be able to and must wait until the next Open Enrollment period in the fall to finalize your choices for the next year. This is just another reason why it's so important to take your time and thoroughly review your plan options.

If you need help understanding the basics of Medicare, the benefits, and how to use your insurance confidently, Patient Advocate Foundation's new publication, ***Making the Most of Your Medicare Benefits: A Guide to Navigating Medicare With Confidence***, is right for you.

In the guide, we introduce you to Medicare Parts A, B, C, D, and Medigap Plans. We also review enrollment periods and the process of applying for Medicare. Additionally, the guide will cover denials, and your rights and protections when it

comes to appeals.

For further information, you can visit our Medicare Resource Center website, where you can learn about recent Medicare changes, identify available resources, and request assistance from PAF. The website can be accessed at [www.patientadvocate.org/medicare](#)

We also offer the Medicare Eligibility and Enrollment Training Series, a 7-module course that walks you through Medicare basics, the enrollment process, using your coverage, and more. To access this training, please visit [education.patientadvocate.org/](#)

Patient Advocate Foundation is dedicated to helping individuals with chronic and life-threatening diseases by providing direct patient services to address issues related to accessing care and maintaining financial stability. To learn more about the Patient Advocate Foundation, please visit [www.patientadvocate.org](#)