



STATE OF WISCONSIN  
BOARD ON AGING AND LONG TERM CARE

MEDIGAP HELPLINE SERVICES

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Medigap Helpline Services

November 23, 2021

### Annual Medicare Open Enrollment Period Reminder!

Each year, during Medicare's open enrollment period, October 15<sup>th</sup> – December 7<sup>th</sup>, Medicare beneficiaries are encouraged to review prescription drug and health plan coverage to assure they have the best possible coverage for the coming year. Coverage elections made during open enrollment become effective January 1<sup>st</sup> of the following year.

There is no charge to review or switch from the current coverage. It is recommended that beneficiaries complete a review as their current plan may result in much higher costs for prescriptions or for health care which is scheduled to take effect in the new year. The Annual Notice of Change is mailed to each beneficiary to explain whether the plan will:

- Change or increase the monthly premium
- Charge higher costs or deductibles
- Require access to services from network providers
- Offer extra benefits such as dental/vision exams or health club memberships
- Change the formulary of covered prescription drugs
- Terminate a plan or reduce the service area
- And more

Beneficiaries will want to compare their current plan to other plans available in the area. Comparing plans is easy. The "Medicare & You" publication for the coming year includes the listing of plans offered in the state. If assistance is needed, contact the **Medigap Helpline at 1-800-242-1060** for free and confidential insurance and drug plan counseling. Medigap Helpline Insurance Counselors, a part of the Wisconsin SHIP (State Health Insurance Program) are available to provide assistance.

Also, Medicare may be contacted directly at 1-800-633-4227 any day or time. Access [Medicare.gov](http://Medicare.gov) (the official U.S. government site for Medicare) and use the "Planfinder tool". Call the plan(s) directly to ask questions. For help with prescription drug plan comparisons, call

the Medigap Part D and Prescription Drug Helpline (over age 60) at 1-855-677-2783 or call the Disability Drug Helpline (under age 60) at 1-800-926-4862.

Remember, there are **only two weeks** left for the Annual Open Enrollment Period. If a beneficiary however finds themselves in a Medicare Advantage plan on January 1<sup>st</sup> of the following year and they need to switch coverages, there is the Medicare Advantage Open Enrollment Period (MAOEP) from January 1<sup>st</sup> through March 31<sup>st</sup> where the beneficiary may switch to a different Medicare Advantage plan or may switch back to Original Medicare. They also have the Special Enrollment right to get into a free-standing Prescription Drug Plan. Any questions about options, contact the Medigap Helpline (above) for counselor assistance.

