



STATE OF WISCONSIN
BOARD ON AGING AND LONG TERM CARE

MEDIGAP HELPLINE SERVICES

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Medigap Helpline Services

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Annual Medicare Open Enrollment Period Reminder!

Each year, during Medicare's open enrollment period, October 15th – December 7th, 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 1st of the following year.

There is no charge to review or switch from the current coverage. It is recommended for beneficiaries to 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:

- Increase or lower the monthly premium
- Charge higher costs or deductibles
- Change the Maximum Out of Pocket (MOOP) for Medicare Advantage Plans
- 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, merge plan with another, or reduce the service area
- And more

Beneficiaries will want to compare their current plan with other plans available in the area. Comparing plans is easy. The "Medicare & You" publication includes a 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 (the official U.S. government site for Medicare) and use the "Planfinder tool" or call the plan(s) directly to ask questions.

For help with prescription drug plan comparisons, over age 60 call the **Medigap Part D and Prescription Drug Helpline @1-855-677-2783** or under age 60 call the **Disability Drug Helpline @ 1-800-926-4862**.

