

HIICAP NEWS

Fall 2020

Health Insurance Information, Counseling, and Assistance Program

Niagara County Office for the Aging • 111 Main Street • Lockport, NY 14094

www.niagaracounty.com/aging

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Fall Open Enrollment runs from October 15 through December 7 each year. During this time, you can make changes to your health insurance coverage, including adding, dropping, or changing your Medicare coverage. Even if you are happy with your current health and drug coverage, Fall Open Enrollment is the time to review what you have, compare it with other options, and make sure that your current coverage still meets your needs for the coming year.

You can make as many changes as you need to your Medicare coverage during Fall Open Enrollment. The changes you can make include:

1. Join a new Medicare Advantage Plan
2. Joining a new Part D prescription drug plan.
3. Switching from Original Medicare to a Medicare Advantage Plan.
4. Switching from a Medicare Advantage Plan to Original Medicare (with or without a Part D plan).

As you review your current Medicare coverage, you should consider:

- Your access to providers you want to see
- Your access to preferred pharmacies
- Your access to benefits and services you need
- The total costs for insurance premiums, deductibles, and cost sharing amounts.

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If you have Original Medicare, visit www.medicare.gov or read the 2021 *Medicare and You* handbook to learn about Medicare's benefits for the upcoming year. You should review any increases to Original Medicare premiums, deductibles, and coinsurance charges.

If you have a Medicare Advantage Plan or a stand-alone Part D plan, read your plan's Annual Notice of Change and/or Evidence of Change (EOC) information. Review these notices for any changes in a) the plan's costs, b) the plan's benefits and coverage rules, or c) the plan's formulary (list of drugs your plan covers). Make sure that your drugs will still be covered next year and that your providers and pharmacies are still in network. If you are unhappy with any of our plan's changes, you can enroll in a new plan. Medicare Advantage Plans were granted more flexibility in the supplemental benefits that they offer, such as nutrition services. If you are considering a new plan that offers supplemental benefits, make sure to find out the costs and coverage restrictions associated with those benefits.

Even if you are happy with your current Medicare coverage, consider other Medicare health and drug plan options in your area. For example, even if you do not plan to change your Medicare Advantage or Part D plan, you should check to see if there is another plan in your area that will offer you better health and/or drug coverage at a more affordable price. Research shows that people with Medicare prescription drug coverage could lower their costs by shopping among plans each year; there could be another Part D plan in your area that covers the drugs you take with fewer restrictions and/or lower prices.

The last change you make to your Medicare coverage during Fall Open Enrollment Period will take effect on January 1, 2021. To avoid enrollment problems, it is best to call 1-800-MEDICARE (1-800-633-4227) when making any changes to your health and/or drug coverage.

The Niagara Co. HIICAP program provides confidential unbiased information, counseling, and assistance with the most up to date information about Medicare and most other insurance. Our counselors are trained to assist you with your health insurance questions or problems. Service is available to people without insurance, and to people of all ages. **For more information, or an appointment, call 716-438-3030.**