

Things to Consider During Medicare Annual Enrollment Period

October 15 - December 7

Determining the best Medicare coverage option for an individual's specific needs can be complex. Here are some simple tips to help with Medicare coverage decisions:

- If you are currently in a Medicare Advantage (MA) or Part D prescription drug plan, look for and read carefully the Annual Notice of Change (ANOC), which explains how your benefits will be changing next year.
- Watch your mail and email for notices from Medicare and Social Security. Read them carefully and review fine print to be sure they are legitimate notices, and not junk mail designed to look official.
- Review the *Medicare & You 2027* handbook issued by the Centers for Medicare & Medicaid Services (CMS), the official government Medicare agency.
- If you are considering a private MA plan for your coverage, rather than the Traditional Medicare program, be sure to review plan options on the Medicare Plan Finder at www.Medicare.gov, or by contacting your preferred health care providers, hospitals, and facilities to be sure they will be available in the MA plan you choose.
- If you are currently enrolled in an MA plan provided by your employer to its employees/retirees (called an Employer Group Waiver Plan), check with your plan. It may have different enrollment periods, service areas, plan premiums, and rules.
- If you have limited income and/or assets, you may qualify for the Medicare Savings Program (MSP), which can help reduce Medicare premiums and/or cost-sharing expenses for care and services covered by Medicare. Also, inquire about the Extra Help Program, which can help reduce prescription drug costs.
- **There is help available to navigate these decisions from your State Health Insurance Assistance Program (SHIP).** Find contact information for your SHIP program at shiphelp.org. Be ready with a list of all your prescription medications, preferred pharmacies, and health care providers to help review your options.

CT's SHIP is known as CHOICES. Contact CHOICES at (800) 994-9422.