Are You Ready for Medicare Open Enrollment Season?

Medicare's Open Enrollment period begins on October 15 and runs through December 7. If you are covered by Medicare, it's time to compare your current coverage with other available options. Medicare plans can change every year, and you may want to switch to a health or prescription drug plan that better suits your needs or your budget. It's also possible that you'll need to switch plans if your current Medicare Advantage Plan is being discontinued.

During this period, you can:

- Switch from Original Medicare to a Medicare Advantage Plan, and vice versa
- Change from one Medicare Advantage Plan to a different Medicare Advantage Plan
- Change from a Medicare Advantage Plan that offers prescription drug coverage to a Medicare Advantage Plan that doesn't offer prescription drug coverage, and vice versa
- Join a Medicare Part D drug plan, switch from one Part D plan to another, or drop your Part D coverage

Any changes made during Open Enrollment are effective as of January 1, 2027.

Original Medicare (Part A hospital insurance and Part B medical insurance) is administered directly by the federal government and includes standardized premiums, deductibles, copays, and coinsurance costs.

A Medicare Advantage (Part C) Plan is an alternative to Original Medicare. Medicare Advantage Plans cover all Original Medicare services and often include prescription drug coverage and extra benefits. They are offered by private companies approved by Medicare. Premiums, deductibles, copays, and coinsurance costs vary by plan.

Medicare Part D drug plans, like Medicare Advantage Plans, are offered by private companies and help cover prescription drug costs.

What's New?

Key Medicare updates noted in the Medicare & You 2027 handbook include the following:

- Telehealth options: Coverage of certain telehealth services you receive from a doctor or other health-care provider has been extended through the end of 2027. If you are in the Medicare Diabetes Prevention Program, you will now have access to virtual sessions to help prevent type 2 diabetes as an alternative to attending in-person sessions.
- ACCESS model: Advancing Chronic Care with Effective, Scalable Solutions (ACCESS) is a new, voluntary model for people in Original Medicare. This model will help you manage chronic conditions through your doctor or clinician, improve access to new technology-supported care options, and potentially save you money.
- Medicare.gov account login options: New login options are available, including ID.me, CLEARme.com, and Login.gov, which may help prevent fraud by verifying your identity.

Compare Your Options

Start by reviewing any materials your plan has sent you, including your Annual Notice of Change, that list changes to your plan's coverage, costs, or service areas that will take effect in January 2027. Look at the coverage offered, the costs, and the network of providers, which may be different from last year.

Maybe your health has changed, or you anticipate needing medical care or new or pricier prescription drugs. If your current plan doesn't meet your health-care needs or fit your budget, you can make changes. If you're satisfied with what you currently have, you don't have to do anything — your current coverage will continue.

If you're interested in a Medicare Advantage Plan or a Medicare Part D drug plan, you can use the Medicare Plan Finder on medicare.gov to see which plans are available in your area and check their overall quality rating. For personalized information, you can log in to your account or create one to compare your plan to others and see prescription drug costs.

Get Help

Determining what coverage you have now and comparing it to other Medicare plans can be confusing and complicated, but help is available. Call 1-800-MEDICARE or visit the Medicare website to use the Plan Finder and other tools that can make comparing plans easier. You can also call your State Health Insurance Assistance Program (SHIP) for free, personalized counseling. Visit shiphelp.org to find the phone number and website address for your state. Or contact your financial advisor for local Medicare professionals who may be able to assist you.

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Clelan and Company, 210 Grandview Avenue, Suite 101, Camp Hill, PA 17011
(717) 761-4633 financialpro@clelan.com www.clelan.com

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