

Medicare Open Enrollment is October 15 – December 7

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Your health needs change from year to year. And, your health plan may change the benefits and costs each year too. That's why it's important to evaluate your Medicare choices every year. Open Enrollment is the one time of the year when ALL people with Medicare can see what new benefits Medicare has to offer and make changes to their coverage

Starting this year, Open Enrollment starts earlier – on October 15th – and lasts longer (7 full weeks) to give you enough time to review and make changes to your coverage. But, also starting this year, you will need to make your final selection for next year's Medicare coverage by December 7th. This change ensures Medicare has enough time to process your choice, so your coverage can begin without interruption on January 1.

It's worth it to take the time to review and compare, but you don't have to do it alone. If you typically use the December holidays to discuss health care options with family or friends, plan now to move that conversation earlier. And remember that Medicare is available to help.

- Visit www.medicare.gov/find-a-plan to compare your current coverage with all of the options that are available in your area, and enroll in a new plan if you decide to make a change.
- Call 1-800-MEDICARE (1-800-633-4227) 24-hours a day/7 days a week to find out more about your coverage options. TTY users should call 1-877-486-2048.
- Review the Medicare & You 2012 handbook. It is mailed to people with Medicare in September.
- Get one-on-one help from your State Health Insurance Assistance Program (SHIP). Visit www.medicare.gov/contacts or call 1-800-MEDICARE to get the phone number