

Important Reminder

for People with Medicare:

The Annual Election Period is Oct. 15 - Dec. 7



Consumers 1-800-686-1526 • OSHIIP 1-800-686-1578 • Fraud & Enforcement 1-800-686-1527

Chance to change your prescription drug coverage during the Annual Election Period

Medicare offers one time a year when you can change prescription drug plans or enroll in a plan if you missed earlier deadlines. **The annual election period runs from Oct. 15 through Dec. 7 each year.**

If you are already enrolled in a prescription drug plan (Medicare Part D), it is a good idea to examine your coverage to determine if it will continue to meet your needs next year because, plans can change each year. Your premium could change, the drugs your plan covers may change, the pharmacies your plan works with may change, and the plan may put certain limitations on the drugs it covers.

Know your three Cs:

- **Coverage.** Will your plan cover your medications next year? Will the plan have a coverage gap next year?
- **Cost.** What will the plan's monthly premium be next year? Will the plan have a deductible next year? What will your copayments or coinsurance be once you satisfy the deductible?
- **Convenience.** Will your local or current pharmacy be in the plan's network?

Coverage and timing:

- If you enroll in a plan or switch to a different plan during the annual election period, your new coverage begins Jan. 1 of next year.
- If you do switch to another Medicare prescription drug plan, don't cancel your existing plan. When the new plan takes effect on Jan. 1, your previous plan will automatically end.

Watch your mailbox!

If you're already in a Medicare prescription drug plan, the plan must send you a notice explaining how your plan will change next year. If you have prescription coverage through a former employer or union, that organization must notify you by Oct. 15 if your prescription benefit is as good or better than the Medicare benefit, and/or if it is going to change in any way next year.

If you receive help with the costs of your Medicare prescription drug coverage, you may get a letter on colored paper explaining how that help may change.

Don't throw away mail without reading it first. If you don't understand something you receive about Medicare or Medicare prescription drug plans, contact OSHIIP — the Ohio Senior Health Insurance Information Program. We'll help.

Questions? Call OSHIIP: 1-800-686-1578

OSHIIP is a program of the Ohio Department of Insurance.

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