

GET READY FOR THE MEDICARE ANNUAL ELECTION PERIOD

Every year from **October 15 to December 7** you have the opportunity to enroll or make changes in your Part D Prescription Drug plans or Medicare Advantage plans.

You should shortly receive your plan's **Annual Notice Of Change** indicating what changes, if any, your plan will experience starting 1/1/19. We strongly encourage you to review those changes. We review these Annual Notice of Changes when they come out and alert our existing clients to significant changes or better options for them in the marketplace.

We also suggest that you confirm that your plan will continue to cover your prescriptions in a similar manner for 2019. Medicare.gov provides the tools you need to accomplish this. Or, you should check with your plan or agent and have them confirm there are no significant changes.

If you think you may be starting any new drug regimen; visit your doctor soon, so that you can factor those new medications into the projection for 2019.

Every year we offer to review our existing clients' prescription drug coverage. We also offer to review drug coverage for all of our Medicare Advantage clients. We shop and compare all available plans on Medicare.gov. We usually recommend to about 15% of our clients that they make a change in plans for a better value or because of new restrictions on their drugs. But, for 85% we often see no compelling reasons to change.

If you address this early in the Annual Election Period you **may** be able to get exceptions for the following year in advance. We find that by doing this review, we have vastly reduced the panic calls from clients in January or February that suddenly discover their drugs are no longer covered or have new restrictions.

New for 2019 is the Medicare Advantage Open Enrollment Period January 1 to March 31. This may give you a onetime opportunity to change your Medicare Advantage plan or revert back to basic Medicare and get a Part D prescription drug plan.

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