

Medicare Advantage Open Enrollment

It's essential to carefully review plan options during the annual enrollment period and consider any changes in your health, budget, or preferences when deciding whether to change your Medicare Advantage plan.

If you're already enrolled in a Medicare Advantage plan, you can switch to another Medicare Advantage plan or go back to Original Medicare (and, in some cases, add a standalone Part D prescription drug plan).

There could be various reasons why someone might consider changing their Medicare Advantage plan. Here are some common reasons:

1. **Healthcare Needs:** Changes in health conditions may require different coverage or access to specific medical services that are better covered by a different plan.
2. **Coverage Changes:** Medicare Advantage plans can change their coverage and benefits annually. If there are changes that affect your healthcare needs, you might want to explore other options.
3. **Costs:** Changes in premiums, deductibles, or other out-of-pocket costs might make it necessary to switch plans to better suit your budget.
4. **Provider Network:** If your preferred healthcare providers are no longer in the network of your current plan, you may consider switching to a plan that includes them.
5. **Prescription Drug Coverage:** Changes in prescription drug needs or coverage in a plan's formulary may prompt individuals to switch plans for better prescription drug coverage.
6. **Location:** If you move to a new area, you might need to switch plans to ensure access to healthcare providers in your new location.
7. **Additional Benefits:** Some plans offer extra benefits like dental, vision, or fitness programs. If your needs change, you might want to switch to a plan that better aligns with those needs.
8. **Plan Ratings:** Medicare Advantage plans are assigned star ratings based on various factors. If your current plan has a lower rating, you might consider switching to a higher-rated plan for better overall quality.

To change your Medicare Advantage plan, you can do one of the following:

- Contact the new plan directly and ask for instructions on how to enroll.
- Use the Medicare Plan Finder tool on the official Medicare website to compare plans and enroll in a new one.

It's important to review the coverage, costs, and network of providers offered by different plans to choose the one that best meets your needs. Additionally, make sure that your doctors and medications are covered by the new plan.

If you have specific questions or need assistance, contact SHICK directly for Medicare counseling.