

## **MEDICARE'S OPEN ENROLLMENT IS JUST AROUND THE CORNER...**

Don't wait until it is too late!

The Open Enrollment Period (**Oct 15 – Dec 7, 2020**) for Medicare Advantage Plans (Part C) and Prescription Drug Plans (Part D) will be here before you know it and it is **very important** to re-evaluate your Medicare options for **2021** during this period. Each year Medicare plans can change premiums, deductibles, co-pays and the prescription formulary (list of drugs they cover). In addition, Medicare Advantage Plans (HMOs, PPOs) often add and/or drop primary and specialty physicians, skilled nursing facilities and hospitals.

Your current plan is required to notify you by September 30<sup>th</sup> of any changes for the coming year. This letter is called the Annual Notice of Coverage (ANOC) - please make sure you review it. If you decide to stay with your current plan there is no further action required. If you switch your Medicare Advantage (Part C) or Medicare Prescription Drug (Part D) Plan during the Open Enrollment Period it will take effect January 1, 2021 (Please note - this enrollment period may not affect you if you have retiree coverage).

**With the Governor's "Stay Safer At Home Advisory" still in effect along with guidance through our federal Administration for Community Living (ACL) SHIP grant and Senior Medicare Patrol (SMP) Partnership, SHINE will maintain the safety of consumers and counselors to assure quality, privacy and confidentiality is maintained through remote counseling until further notice.**

**All SHINE appointments will be done remotely. There will be no in-person appointments, but we will be scheduling telephonic appointments. At the time of writing, we do not know if Medicare will be making any adjustments to Open Enrollment due to the pandemic. As the situation evolves and directives from Medicare are published, SHINE will keep you up to date.**

The SHINE Program is working very hard to ensure that Medicare beneficiaries are still able to get the assistance needed during Open Enrollment. In addition to the SHINE counselors providing telephonic counseling sessions, the SHINE Regional Office will be working on virtual presentations to provide the 2021 Medicare information in lieu of the annual in-person presentations.