

Mysteries of Medicare: Things to Know About Medicare's Annual Open Enrollment Period (AOEP)

The Chester County Department of Aging, through its PA MEDI (formerly called APPRISE) program of trained Medicare counselors, helps Medicare beneficiaries understand Medicare, related programs and insurance plans. This article has been prepared, specifically, to help you understand the Annual Open Enrollment Period and your options.

You will receive mailings about your current plan

You will receive, or have already received, a notice called an Annual Notice of Change (ANOC) from your Medicare Advantage Plan or your Medicare Part D Prescription Drug Plan. This notice is intended to make you aware of the cost and any changes for your plan starting January 1, 2022. If you have not received this ANOC by September 30th, call your plan and request it. Do not assume that what you selected for this year will remain the same, nor that it will be the best for you in 2022.

You may switch your Medicare plans during the AOEP

You have received your ANOC, with plan information, because Medicare gives beneficiaries a chance to change Medicare Advantage Plans and Part D Prescription Drug Plans during the Annual Open Enrollment Period (AOEP). Your chance to make changes takes place during the AOEP from October 15th - December 7th. Information on all the available plans can be found on the Medicare website, www.medicare.gov, using a tool called the Medicare Plan Finder (MPF). If, after your evaluation of plans, you find a plan with a better fit for your needs, you can switch plans. Your new plan would be effective January 1, 2022.

Some things to consider when evaluating your plan, would be details such as premium, benefits, copays, deductibles, network, formularies and medication tiers. Some plans may even be discontinued after 2021.

Retiree coverage from a former employer may have different dates and different instructions for making changes

If you have retiree coverage from a former employer, you will also be provided with benefit and cost information for the next year, including instructions for making changes to your coverage. Retiree Option Selection Period and Federal Open Season are terms meaning the same as Annual Open Enrollment Period, but may have different rules and dates for making changes. Even with a retiree plan, you will receive an ANOC by September 30th. The ANOC must state that your retiree prescription coverage is "creditable", meaning that it is as good as, or better than, the Medicare Part D Plans. This is an important letter, so keep it with your plan information.

Other important mailings you may receive during AOEP

Other mailings that you may receive during the AOEP could include information regarding "Extra Help" (Part D assistance for qualifying beneficiaries), Medicare Part B and Medicare Part D "Income-Related Medicare Adjustment Amount" (IRMAA), PACE/PACENET and a new "Medicare and You" handbook. If you receive forms to be completed that will continue your benefits, complete them promptly and return them so that your help does not end due to failure to respond.

Plans that are NOT affected by the AOEP

Medicare Supplement Plans, also known as Medigap Plans, are not affected by the AOEP. You would probably be subject to medical underwriting for changes to one of these plans if you are not in a "guarantee issue" period. However, beneficiaries with a Medigap Plan may have a Part D Stand-Alone Prescription Plan. Stand-Alone Part D Plans are not attached to your medical plan, and these Part D Plans can be changed during the AOEP.

How can you get help navigating these options?

If you are reading this and wondering how you can understand your mailings, evaluate your coverage, enroll in new plans or apply for assistance programs, you could meet with a PA MEDI counselor who can help with any of those tasks. PA MEDI counseling is free, unbiased, personal, informative and confidential. The counseling sessions are by appointment and most will be conducted by phone due to the pandemic concerns. To schedule an appointment at a senior center, call the center directly. To schedule a phone conference, call 610-344-5234 and leave a message which a volunteer will pick up within one business day. The volunteer can give you dates and times of available appointments. You can also call and leave a message on our Help Line at 610-344-5004 requesting information on Open Enrollment Events. During AOEP we are still available to schedule appointments with beneficiaries who are becoming eligible for Medicare. PA MEDI counselors can help you with your Medicare enrollment and give you information on all the options that go with Medicare.