

Medicare Open Enrollment Begins October 15

The open enrollment period for Medicare coverage in 2019 begins October 15, 2018, and runs through December 7, 2018.

“Older adults can sign up for Medicare for the first time during this period, and current Medicare consumers can make changes to several aspects of their coverage as well,” said Kansas Department for Aging and Disability Services (KDADS) Secretary Tim Keck. “If you’re already enrolled, this is an opportunity to review your coverage and adjust, as necessary, so it better meets your needs.”

“Earlier this year, the federal Centers for Medicare and Medicaid Services (CMS) announced new policies that support increased flexibility of benefits, allowing Medicare Advantage plans to offer innovative coverage that fit the needs of people with Medicare,” Secretary Keck said. “The more affordable choices being made available through this patient-centered approach to health care lead to greater health security for those who need it most.”

During open enrollment, those currently enrolled may:

- Switch from original Medicare to Medicare Advantage, or vice versa;
- Switch from one Medicare Advantage plan to another or from one Medicare Part D prescription drug plan to another;
- And if you didn’t enroll in a Medicare Part D plan when you were first eligible, you can do so during open enrollment, although a late enrollment penalty may apply.

If you want to enroll in a Medicare Advantage plan, you must meet some basic criteria:

- You must be enrolled in Medicare Part A and B
- You must live in the plan’s service area
- You cannot have [end-stage renal disease](#) (some exceptions apply)

CMS estimates that the Medicare Advantage average monthly premium will decrease by \$1.81 in 2019, from an average of \$30 in 2018 to \$28. Approximately 83 percent of Medicare Advantage enrollees remaining in their current plan will have the same or lower premium for 2019.

If you’re already enrolled in a Medicare Part D prescription plan or a Medicare Advantage Plan and you *do not want to make changes* to your coverage for 2018, you don’t need to do anything during open enrollment, assuming your current plan will still be available in 2019. If your plan is being discontinued and isn’t eligible for renewal, you will receive a non-renewal notice from your carrier prior to open enrollment. If you do not, it means you can keep your plan without doing anything during open enrollment.

Be aware that benefits and premiums could be changing for 2019. So even if you’re confident you want to keep your current coverage for the coming year, it is important to understand any changes that may apply and check to make sure your current plan is still the best available option. The available plans and what they cover change from one year to the next, so even if the plan you have now was the best option when you shopped last year, it is important to verify that again before you choose your plan for another year.

Between January 1 and March 31 each year, those enrolled in a Medicare Advantage plan have the Medicare Advantage Open Enrollment Period (MA OEP) to make a change. Your coverage begins the first day of the month after you enroll in the plan. You must be in an MA Plan already on January 1 to use this enrollment period. There is a coordinating Special Enrollment Period (SEP) to add or drop Part D when switching plans if applicable. You can only make one change during the MA OEP.

Changes to be aware of for 2019 include:

- 58 Medicare Advantage plans are available
- 100 percent of people with Medicare have access to a Medicare Advantage plan
- 26 Medicare prescription drug plans are available with premiums varying from \$16.20 to \$99.10
- 100 percent of people with a Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2018

State-by-State Fact Sheets are now available at

<https://www.cms.gov/Outreach-and-Education/Reach-Out/Find-tools-to-help-you-help-others/MA-Part-D-Landscape-State-by-State.pdf>

For more information on these changes and other Medicare-related issues, please contact KDADS’ Senior Health Insurance Counseling for Kansas (SHICK), a free program that offers Kansans an opportunity to talk with trained, community volunteers and get answers to questions about Medicare and other insurance issues. SHICK has counselors throughout the state that can assist people to stay informed on changing conditions in health care insurance. Call 800-860-5260 for this free counseling service.

SHICK counselors receive training on Medicare, Medicare Supplement Insurance, Long-Term Care and other health insurance subjects that concern older Kansans. The counselors do not work for any insurance company, their goal is to educate and assist the public to make informed decisions on what’s best for each individual situation.

