

Medicare fall open enrollment guide



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CJC ADVISORS
THE MEDICARE STORE AND MORE

What is Medicare Fall Open Enrollment?

The Fall Open Enrollment Period also called the annual election period (AEP) is from October 15 – December 7 each year. You can join, switch, or drop a Medicare plan during this time. You can make as many changes as you like but the final change you make before December 7 will become effective on January 1 (as long as the plan gets your request by December 7).



Important Medicare dates.

SEPTEMBER 8 OCTOBER - REVIEW

Your plan may be changing. Review any notices from your plan about changes for next year. You will receive an Annual Notice of Change in the mail for your Part D drug plan or Medicare Advantage plan. Medicare insurance carriers must send them to you by September 30 each year. This notice will tell you what's changing with your plan next year. So be on the lookout for yours!

OCTOBER 1ST - COMPARE

Once you have received your annual notice of change or on October 1st you may start to compare plans. This information is available at [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare) or contact a licensed medicare advisor in your area for a consultation.

OCTOBER 15 - OPEN ENROLLMENT BEGINS

This is the one time of the year when ALL people with Medicare can make changes to their health and drug plans for the next year.

DECEMBER 7 - OPEN ENROLLMENT ENDS

In most cases December 7 is the last day you can change your medicare coverage for next year. The plan has to receive your application by December 7th.

Is my plan right for me?

Compare options & shop for plans - you may be able to find plans in your area that:



Cost Less

Cover your prescriptions

Let you go to the providers you want

Offer extra benefits

Getting the help you need.

- **Visit [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare)** to learn more about and compare coverage options.
- **Look at your most recent "Medicare & You" Handbook** to see a listing of plans in your area and remember to read your annual notice of change letter from your current plan.
- **1-800-MEDICARE (1-800-633-4227). TTY 1-877-486-2048**
- **Get free counseling** through your state health insurance assistance program.
- **Call your local Medicare Insurance Advisor at the bottom of this page and schedule a no cost personalized Medicare health insurance consultation.**



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[medicareandmore.com](https://www.medicareandmore.com)

401-522-MEDI

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact [Medicare.gov](https://www.Medicare.gov) or 1-800-MEDICARE to get information on all of your options.