

# Annual Medicare Enrollment Period – Important Information for Our Patients

Dear Patient,

As we approach the **Annual Medicare Enrollment Period**, you may have received phone calls, letters, and texts urging you to sign up for a **Medicare Advantage plan (Part C)**. We want to provide you with clear, essential information to help you make an informed decision about your healthcare coverage.

## Key Considerations:

### 1. Medigap Plans & Reenrollment Restrictions

- If you switch to a Medicare Advantage plan but later wish to return to **Traditional Medicare (Part B)**, you may not be eligible to re-enroll in a **Medigap (supplemental) plan**. Unlike when you first enroll in Medicare at age 65, Medigap plans are not required to accept you back once you've left.

### 2. Hidden Costs of Advantage Plans

- Television ads and sales agents may emphasize the benefits of Medicare Advantage, but they often **do not disclose** the potential out-of-pocket costs. These may include **copays for surgeries, cancer treatments, or specialized therapies**, which can add up to **tens of thousands of dollars**.

### 3. Pre-Approval Requirements

- Many Advantage plans require **pre-approval** before your doctor can order **important tests, imaging (CT scans, MRIs), or procedures**. These requests can be **denied or delayed**, affecting your access to timely medical care.
- In contrast, **Traditional Medicare** allows your doctor to determine medical necessity **without pre-approval delays**.

### 4. Doctor Participation & Network Limitations

- Some doctors have **stopped accepting Medicare Advantage plans** due to the increased administrative burdens and pre-authorization requirements.
- If your doctor does not accept Medicare Advantage, you may need to switch providers.

## Making an Informed Decision

While **the choice is entirely yours**, we encourage you to carefully consider these factors. Our goal is to provide the best possible care and help you make decisions that prioritize your health and financial well-being. If you have any questions, please don't hesitate to contact our office.

Sincerely,