

Annual Medicare Checklist

Be prepared when Medicare's Annual Election Period (AEP) begins on October 15.

AEP is the time of the year when you can make changes to your Medicare coverage. Follow these steps so you'll be ready to explore your Medicare insurance options:



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Have your red, white and blue Medicare card, your Medicare Advantage Plan identification card, and/or your Prescription Drug Plan card on hand.



Gather your medical receipts and bills from the past year. Review them carefully.

Determine if your current coverage was enough to keep your costs for medical care, services, and supplies within your budget. If you find that your out-of-pocket expenses were too high, you may want to consider other options during AEP. Have your healthcare needs changed over the past year? If you were recently diagnosed with a chronic illness or require new long-term medications, you will want to make sure that your current Medicare coverage will continue to meet your evolving needs.



Make a list of your doctors and specialists. If these medical providers are important to you, you can check a plan's network before enrolling to make sure you can continue to visit the doctors and specialists you are comfortable with.



Create a comprehensive list of your current prescription medications, including names and dosages. If you are looking for a Prescription Drug Plan (PDP) or Medicare Advantage Plan with prescription drug coverage (MA-PD), compare plan formularies (lists of covered drugs) and pricing to make sure the medications you need will be covered. Plans can vary in cost and benefits.



Read through your Medicare Advantage Plan's Annual Notice of Change (ANOC) that will be delivered in September. This document will outline any changes to your plan for the upcoming year so you can decide if your plan is still right for you.



When Medicare's AEP begins on October 15, start searching for plans available in your area. You will be able to compare plans side-by-side based on your personal needs and preferences.



As you research plans, speak to a knowledgeable, licensed sales agent who can answer any questions or address any concerns. Medicare coverage can seem complicated, but the right broker can help you navigate through your options and find the benefits package that will be tailored to your individual circumstances.



When you have made a decision, you may be able to enroll online or over the telephone. Call 888-888-888 tty 711 to speak to a licensed sales agent for help enrolling. Visit www.url.com for more information.



Enroll by December 7 when Medicare's AEP ends.