



SENIOR HEALTHCARE DIRECT

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Medicare AEP Checklist

-  Healthcare Providers List
-  Prescription Drug List
-  Plan Cost & Coverage

What is Medicare AEP?

The Medicare term **AEP** is commonly referred to as the **Annual Enrollment Period**. It's also called the Annual Election Period and the Open Enrollment Period. It occurs every year between **October 15 and December 7**. Any Medicare plan change you make during AEP will take effect on January 1.

What Medicare Plan Changes Can You Make?

Any beneficiary with Original Medicare Part A and Part B can enroll or switch to a different Medicare Advantage plan with or without drug coverage. You can also drop your Medicare Advantage plan and return to Original Medicare.

Medicare Drug Coverage (Part D)

People with Original Medicare can join a stand-alone prescription drug plan (Part D), switch drug plans, or drop drug coverage.

If you choose a Medicare Advantage HMO or PPO plan without drug coverage, you can't join a separate Medicare drug plan. Certain types of Medicare Advantage plans don't include drug coverage such as Medical Savings Account (MSA) and some Private-Fee-for-Service (PFFS) plans. Thus, you can join a separate prescription drug plan (Part D) with a MSA and some PFFS plans.

AEP for People New to Medicare

The first month you have Medicare Part B and age 65 and older, you have a six-month Medigap Open Enrollment Period. You may not be able to buy a Medigap policy or may cost you more after



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this one-time enrollment period. In addition, certain states may offer Medigap plans to people under the age of 65 who have a disability or ESRD.

Medicare AEP Checklist

The following checklist can help get you ready for the Medicare Annual Enrollment Period (AEP).

- Healthcare Providers List
- Prescription Drugs List
- Medicare Plans Cost & Coverage



Healthcare Providers List

Medicare Advantage (MA) plans have networks and doctors can drop out of MA plans. If keeping your doctors are important, please check them in your plan's provider directories. Your Annual Notice of Change (ANOC) letter will include information on how to access these online directories. You can also call your doctor's office to confirm they are still in-network with your current plan. **Will your doctor(s) be covered in the network next year?**

Write down all your doctors, specialists and other healthcare providers:

Your MA plan provider network can also include:

- Psychologists _____
- Physical therapists _____
- Hospitals _____
- Urgent care clinics _____
- Skilled nursing facilities _____
- Home health agencies _____



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Prescription Drug List

Does your Medicare plan cover your prescription drugs?

Create a list of your medications with dosage and frequency. For example, people with heart disease may take 4 mg daily of Aceon.

Write down your list of prescription drugs, dosage, and frequency.

Drug Name	Dosage	Frequency
Aceon (example)	4 mg	Once per day

Medicare Plan Costs and Coverage

When choosing a Medicare plan consider the costs. Original Medicare has no limit on your out-of-pocket costs unless you have a Medigap plan. However, all Medicare Advantage (MA) plans have a maximum out-of-pocket (MOOP) limit. After you reach this limit, you pay nothing for covered services.



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Prescription Drugs

Does your list of prescription drugs appear in your plan's formulary?

If your plan does not cover all your medications, you pay the cost for these drugs. The licensed agents at Senior Healthcare Direct can help you find a cost-effective plan to cover all your drugs.

Medicare Coverage Options

If you enrolled in Medicare Part B within the last six months, you could drop Medicare Advantage and buy any Medigap plan sold in your state. Furthermore, during this Medigap Open Enrollment Period, a Medicare Supplement company cannot deny you coverage.

Medicare Advantage (MA) plans cover all the services of Original Medicare and may offer extra benefits. However, if an MA plan stops participating in Medicare, your coverage will end. Then you can either join a different MA plan or return to Original Medicare.



Choosing the Right Medicare Plan

If you answer "yes" to any of the following questions, you may want to shop for a Medicare plan:

1. Have you had any changes in your health in the last year?
Yes / No
2. Are you interested in additional coverage benefits?
Yes / No
3. Do you want to lower your max out-of-pocket?
Yes / No

Whether you want to enroll in a Medicare Advantage or Medigap plan, we can help you during the Medicare Annual Enrollment Period.

Call Senior Healthcare Direct at **1-833-463-3262** to speak with a licensed agent.



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