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Your Update from AgeOptions

October 2016

Help Is Available to Make the Best Choices During Medicare Open Enrollment Oct. 15 – Dec. 7

This is the time of year that people with Medicare who have a Part D prescription drug plan or a Medicare Advantage plan can change their insurance coverage. The annual Open Enrollment period started October 15 and will end December 7.

Because your health needs may have changed in the past year and because health insurance plans sometimes change the way they cover your costs, it is always a good idea to compare your current coverage during Open Enrollment to see which plan is the best fit for you.

Before switching to a new Medicare Advantage plan, you should make sure that the doctors you want to see will accept your new plan. The best way to know if your doctor will be “in network” is to call the plan. You can also talk to your doctor, but calling the plan is the only way to verify that your doctor and other health care providers will be in network in the next year.

The Choice Is Yours

Medicare beneficiaries are likely to be getting a flood of mailings from insurance companies this fall, and all that information can make it hard to make the best choice.

- Several free, impartial resources are available to help you make informed choices, including the [Medicare Plan Finder tool](#).
- Illinois SHIP (Senior Health Insurance Program) is a program through the Department on Aging with trained and impartial volunteers who can help you compare plans. To find a SHIP volunteer in your area, call (800)252-8966 or email AGING.SHIP@illinois.gov. Information is also available on the [SHIP website](#).

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- This [Ask the Right Questions form](#) from AgeOptions' Senior Medicare Patrol (SMP) program will help you fully understand the plans you're considering and get the answers you need to make an informed decision. It may be helpful to use this form when talking to a SHIP counselor or insurance agent.
- AgeOptions will also provide impartial information for beneficiaries making decisions during Open Enrollment. Call us at (708)383-0258 or (800)699-9043.