**Medicare’s Annual Open Enrollment Period: 5 Things *You* Need to Do**

Routines help keep us focused, organized and even healthy. However, if your health routine doesn’t include preparing for Medicare’s Annual Open Enrollment, then now is the time to *“kick start”* a new healthy annual fall tradition. If you have a Medicare health or prescription drug plan, open enrollment runs October 15 through December 7 and is the time you can make changes to your plans.

Even if you’re happy with your current coverage, you might find something that’s a better fit for your budget or your health needs. If you miss an Open Enrollment deadline, then you’ll most likely have to wait a full year before you can make changes to your plan. Here are five important things every Medicare beneficiary can do to get in the Medicare Annual Open Enrollment routine.

1. **Review your plan notice.** Be sure to read any notices from your Medicare plan about changes for next year, especially your “Annual Notice of Change” letter. Look at your plan’s information to make sure your drugs are still covered and your doctors are still in network.

2. **Think about what matters most to you.** Medicare health and drug plans change each year and so can your health needs. Do you need a new primary care doctor? Does your network include the specialist you want for an upcoming surgery? Is your new medication covered by your current plan? Does another plan offer the same value at a lower cost? Take stock of your health status and determine if you need to make a change.

3. **Find out if you qualify for help paying for your Medicare.** Learn about programs in your state to help with the costs of Medicare premiums, your Medicare Part A (hospital insurance) and Medicare Part B (medical insurance) deductibles, coinsurance and copayments and Medicare prescription drug coverage costs. To do this, visit Medicare.gov or make an appointment with a local State Health Insurance Assistance Program (SHIP) counselor.

4. **Shop for plans that meet your needs and fit your budget.** Starting in October, you can use Medicare’s plan finder tool at [Medicare.gov/find-a-plan](https://www.medicare.gov/find-a-plan/questions/home.aspx) to see what other plans are offered in your area. A new plan may: cost less, cover your specific drugs, include providers you want, like your doctor or pharmacy. If you find that your current coverage still meets your needs, then you’re done. Remember, during Medicare Open Enrollment, you can decide to stay in Original Medicare or join a Medicare Advantage Plan. If you’re already in a Medicare Advantage Plan, you can switch back to Original Medicare.

5. **Check your plan’s star rating before you enroll.** The Medicare Plan Finder has been updated with the 2017 Star Ratings for Medicare health and prescription drug plans. Plans are given an overall quality rating on a 1 to 5 star scale, with 1 star representing poor performance and 5 stars representing excellent performance. Use the Star Ratings to compare the quality of health and drug plans being offered.

For more information, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. Help is available 24 hours a day, including weekends. Language support in Spanish is offered.

Get one-on-one decision support through Maryland’s State Health Insurance Assistance Program (SHIP). There is a SHIP located within your local Area Agency on Aging in every county throughout the state. Trained counselors are available to provide free, unbiased one-on-one assistance. Learn the facts, discuss options, and get support with completing forms and making on-line comparisons. Many counties require advance appointments during open enrollment, so call early and look for opportunities for group community presentations. To find the SHIP nearest you, contact MAP LINK toll free, 1-844-627-5465, or 410-767-1100. You may also log onto the Maryland Department of Aging’s website at aging.maryland.gov for a list of local SHIP locations.