

MEDICARE ANNUAL ENROLLMENT TIPS

By Chester Perfetto Agency, Inc.

If you do not keep track of the months of the year, another way to realize it's October is by all the advertising that you see regarding Medicare. October 15th begins Medicare's Annual Enrollment Period. That is the time of year individuals on Medicare can review and change their Part C Medicare Advantage Plan or Part D Prescription Drug Plan. Here are a few things to look out for:

• **Review your Annual Notice of Change (ANOC):** By law your current plan must mail you a notice indicating the changes for next year. This few-page document clearly indicates the changes in premiums and copays.

• **One size does not fit all:** Just because your sister, best friend, or even spouse has one plan it does not mean it's also the best plan for you. With dozens of choices, it's very common you may have a different plan (and different needs) than your peers.

• **Pay now or pay later:** Under Medicare you have two options: Option one is to stay with traditional Medicare and purchase a Medicare Supplement and Part D to "fill in the gaps." Medicare

Supplements have a monthly premium but have very little or no out of pocket costs. Alternatively, you can get a Medicare Advantage Plan. Medicare Advantage plans typically have lower premiums and extra coverage for things like dental and vision. However, medically you will have copays and out of pocket costs for any service you use. In most situations you can only change, enroll, or disenroll from your Medicare Advantage plan during Annual Enrollment. October 15th – December 7th.

• **Stop the bleeding:** Medicare Supplement benefits are equal regardless of the company. The only difference is price. Why pay more for the same coverage? You can review and change your Medicare Supplement plan any time of year and some have saved \$100's if not more annually without reducing their coverage.

If you need a plan review or simply curious to see the other options available to you, we can help. Contact us today for a no cost consultation so you are comfortable with the coverage you have. 610.678.0373 or schedule online at calendly.com/perfettoteam.

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We are here to help you review your Part C Medicare Advantage Plan or your Part D Prescription Plan

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