



# SHIP

State Health Insurance  
Assistance Program

Navigating Medicare

# ASK SHIP

YOUR MONTHLY MEDICARE Q&A

September, 2023

**Q: With the Annual Open Enrollment coming up, how will I know which Medicare Advantage plan to sign up for?**

**A:** One of the best tools that can help you during the Medicare Open Enrollment is the Medicare Planfinder Tool.

Medicare's Annual Enrollment Period is October 15 – December 7. During this time, you can make changes to various aspects of your Medicare Advantage and Part D drug coverage.

Every September, Medicare enrollees receive an Annual Notice of Change (ANOC) letter from their insurance companies to let you know what changes may affect your plan for the following year. Premiums can increase; provider coverage can change; dental premiums may change; and you may see changes to which prescription drugs are covered under your plan.

During the annual enrollment period, you can do the following:

- Drop a Medicare Advantage Plan
- Cancel your Part D plan
- Enroll in a Part D plan
- Change from one Medicare Advantage plan to a different one
- Change from Medicare to a Medicare Advantage plan
- Change from one Part D prescription drug plan to another

Any changes you make will go into effect January 1 of the next year. There is also a Medicare Advantage Open Enrollment Period, from January 1 – March 31 each year. During these 3 months, you can:

- Switch to another Medicare Advantage plan (with or without drug coverage), or
- Disenroll and return to Original Medicare. If you do so, you can also join a Part D prescription drug plan, but you would not have a guarantee of a Medicare supplement policy (Medigap).

You can find the Medicare Planfinder Tool at [www.medicare.gov/find-a-](http://www.medicare.gov/find-a-)

plan. It takes you step-by-step through available Medicare Advantage and Part D prescription drug plans while taking your prescription drug costs into consideration.

You do not need to register with the Website to use it; however, you can safely enter your Medicare number in the tool to view your own current plan enrollment information and specific plan costs. This can help you compare plans and their costs specific to you.

SHIP, the State Health Insurance Assistance Program, can help you compare plans and to use the Planfinder Tool.

To find a SHIP site near you, go to [www.in.gov/ship/find-an-indiana-ship-location/](http://www.in.gov/ship/find-an-indiana-ship-location/) or call (800) 452-4800.

If you have questions related to Medicare, call SHIP at (800) 452-4800 or online at [www.medicare.in.gov](http://www.medicare.in.gov). You can also find SHIP on Facebook, Twitter, LinkedIn, and YouTube.