MEDICARE OPEN ENROLLMENT: OCTOBER 15 TO DECEMBER 7

Medicare Open Enrollment Checklist

Keep this next to you while you compare plans. Changes you make by December 7 start on January 1. If your plan still suits you and is still offered, it renews on its own.

The one big idea. Compare the total for the year (the monthly price times 12, plus your drug costs), not just the monthly price.

1 Have these ready

- [ ] Your Medicare card.
- [ ] A list of your drugs, with the dose and how often you take them. A pill bottle label has this.
- [ ] The pharmacy you use.
- [ ] The names of your doctors.
- [ ] Your plan's Annual Notice of Change letter, if you kept it.

2 Compare plans on Medicare.gov

- [ ] Type medicare.gov into the browser yourself. Don't click a link in an email or text.
- [ ] Choose "Find health & drug plans."
- [ ] Log in, or enter your ZIP code.
- [ ] Add each drug and pick your pharmacy.
- [ ] Sort by "Lowest drug + premium cost."
- [ ] Call the plan or your doctor's office to check your doctors are in its network.

3 Hang up on Medicare scam calls

Medicare won't call, text, or email you out of the blue to ask for your Medicare number or a payment. Caller ID can be faked.

- [ ] Never give your Medicare number to someone who called you.
- [ ] Treat offers of a free new card, free gifts, or free equipment as red flags.
- [ ] Not sure? Hang up and call 1-800-MEDICARE (1-800-633-4227) yourself.

Plan I have now:

Top choice and yearly total:

Second choice and yearly total:

Free help, State Health Insurance Assistance Program (SHIP): shiphelp.org