



ASAM

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Time to Review Your Medicare Coverage: Open Enrollment Begins November 15

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If you or a loved one is covered by a Medicare health plan or prescription drug plan, now is the time to review your coverage and compare your options. Anyone covered by Medicare can make changes to his or her coverage, including choosing a new plan for 2009, beginning on November 15 and continuing through December 31, 2008. Although you can make changes at any time during this period, the earlier you do so, the more time your new plan has to mail you a membership card and other important information before your coverage begins.

To choose the best plan for you, the Centers for Medicare & Medicaid Services suggests reviewing the three Cs--cost, coverage, and convenience. An easy way to compare your options is to use two online tools available at the Medicare website, www.medicare.gov.

- The 2009 Medicare Options Compare tool allows you to compare Medicare health plan options, including HMOs and PPOs
- The 2009 Plan Finder allows you to compare prescription drug coverage from stand-alone prescription drug plans and Medicare Advantage plans that provide prescription drug coverage (may be called MA-PDs)

Have on hand your Medicare card and any information you've received from Medicare, Social Security, or your current health or prescription drug plan to help you as you compare plans.

If you don't have Web access, you can get information by calling 1-800-MEDICARE. Plan information is also available through the 2009 Medicare & You handbook, which you may have already received in the mail. This free publication is also available at www.medicare.gov. You can also visit your local State Health Insurance Assistance Program (SHIP) office for free personalized counseling.



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