

Medicare/Medicare Advantage

Open Enrollment Period is October 15, 2011, through December 7, 2011. Changes became effective January 1, 2012.

The annual open enrollment period allows you to change your health care provider and to add, change or drop drug coverage.

What you can do:

- Change from Medicare to a Medicare Advantage Plan.
- Change from a Medicare Advantage Plan back to Medicare.
- Switch Medicare Advantage Plans.
- Switch from a Medicare Advantage Plan to a Medicare Advantage Plan with Drug Coverage.
- Switch from a Medicare Advantage Plan that offers Drug Coverage to one that does not offer drug coverage.
- Join a Medicare Prescription Drug Plan.
- Switch from one Medicare Prescription Drug Plan to another Prescription Drug Plan.
- Drop your Medicare Prescription Drug Coverage.

The choices are overwhelming for most seniors. Help is available at www.Medicare.gov. Help is also available from the Indiana State Health Insurance Assistance Program at 1 (800) 452-4800 or www.medicare.in.gov.

Medicare now offers wellness care for the 47 million Americans who rely on Medicare, including an annual wellness visit. The premiums for 2012 are even lower for some plans!

You need to spend some time researching your options to pick the best plan for you. Do not procrastinate, December 7th is right around the corner.

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