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Medicare Annual Election Period: Why You Should Pay Attention

Each year from October 15 through December 7, Medicare beneficiaries are able to change certain parts of their coverage to be effective January 1 of the following year. Known as the "annual election period" or "open enrollment," this is important for every person with current Medicare coverage.

Medicare can be very confusing. Most beneficiaries on original Medicare have Part A, Part B, a Part D plan, and possibly a Medigap supplement. The Part D prescription drug plans are offered by private insurance companies and change every year. From coverages and co-pays to premiums and networks, each new year brings change to most Part D plans. For those who have chosen Medicare Advantage plans which are managed solely by private insurance companies, there are also many changes in the plans each year.

What does this mean for you? In this case, change can be good. With new plans being introduced during the annual election period, beneficiaries have the opportunity to find a plan with more coverage or a lower cost.

The Senior Health Insurance Counseling for Kansas, or SHICK, program offers non-biased comparisons for beneficiaries state-wide. A SHICK counselor will sit down with the patron to share all of the different options for the coming year and help them enroll in a new plan if desired.

K-State Research and Extension participates in the SHICK program. By calling the local extension office, residents can schedule a meeting with an agent who will help navigate the annual election process. This year, the Wildcat and Southwind Districts are teaming up with the Area Agency on Aging and Community Health Center of SEK to offer Part D consultations in various communities. Check the Wildcat District website at https://www.wildcatdistrict.k-state.edu for a complete schedule.

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